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1.0

EXECUTIVE SUMMARY

The City of Chula Vista General Plan Housing Element details the City's five-year strategy for the enhancement and preservation of the community's character, identifies strategies for expanding housing opportunities for the City's various economic segments and provides the official policy guidance for local decision-making related to housing. The Housing Element of the General Plan provides the implementation mechanisms for effectively addressing housing needs in Chula Vista throughout the 2005-1010 planning period.

The Housing Element provides in-depth analysis of the City's population, economic and housing stock characteristics as required by State law. The Element also provides a comprehensive evaluation of existing programs and policies of the 1999-2005 Housing Element to determine necessary revisions to meet current needs. Through this analysis, the City has identified goals, objectives, policies and program actions that directly address the current needs of Chula Vista's population.

The Housing Element is organized into four policy components, including:

- **Introduction** – Explains the purpose, process and content of the Housing Element
- **Issues & Opportunities** – Describes the key issues and opportunities identified from needs assessments and the public participation process upon which the update to the Housing Element should focus.
- **Policy & Implementation Plan** – Details specific policies and programs the City of Chula Vista will carry out over the five-year period to address the City's housing goals.
- **Quantified Objectives** – Specifies the number of households assisted and housing units constructed, rehabilitated, conserved and preserved through the adoption of policies and programs.

Additionally, a number of Appendices are included to supplement the development of the Housing Element's Policy and Implementation Plan.

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EXECUTIVE SUMMARY

A particular emphasis of this Housing Element is addressing the City's transition into a more urbanized environment, especially in the western portions of the City. The Policy and Implementation Plan provides focused attention to needs, challenges and opportunities created as a result of the City's transition to a more vibrant, urbanized community.

1.0 | **COMMUNITY CONTEXT**

Who We Are

Once the largest lemon growing center in the world, Chula Vista has rapidly grown, developed, and expanded to become one of the nation's fastest growing cities. Of cities with a population over 100,000, Chula Vista had the eight fastest percentage growth rate nationally since the 2000 U.S. Census.

Initially incorporated in 1911, much of the City's historical growth and development traces back to World War II and the relocation of Rohr Aircraft Corporation to Chula Vista in early 1941. The presence of Rohr along the City's Bayfront and the post-WWII boom brought to Chula Vista extraordinary population growth and demands for housing, roads, schools, public services, and retail services (e.g., shops, restaurants, markets, banks, etc.) to the City's historic core, east of the Bayfront and west of First Avenue.

Over the next several decades, California's continued rate of population growth and housing production, coupled with Chula Vista's regional and waterfront location between the Mexican border and downtown San Diego, spurred the City's outward expansion and development to the east (east of Interstate-805). In 1985, residents of the unincorporated Montgomery area voted to become part of the Chula Vista, adding approximately 23,000 new residents. During the late 1980's and 1990's, Rancho del Rey, Eastlake and other master planned communities began to develop in the East. In 1992, the City annexed 14 square miles of Otay Ranch for future development.

Now home to nearly a quarter-million residents, Chula Vista is the second largest city in San Diego County. The City now encompasses approximately 52 square miles of land area from the San Diego Bay eastward to Otay Lakes and includes most of the land between the Sweetwater River to the north and the Otay River to the south. The bayfront, rivers, hills define the City's planning area. Located minutes from downtown San Diego and the U.S.-Mexican border Chula Vista has convenient access to the region's cultural, recreational, educational and business opportunities.



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Chula Vista will continue to play a significant role in the region's growth and is emerging as the hub of civic and cultural activity in South San Diego County. As one of the fastest growing cities in the nation with its picturesque backdrops and inviting climate, Chula Vista is a city whose growth is ripe with opportunities for both growing businesses and growing families.



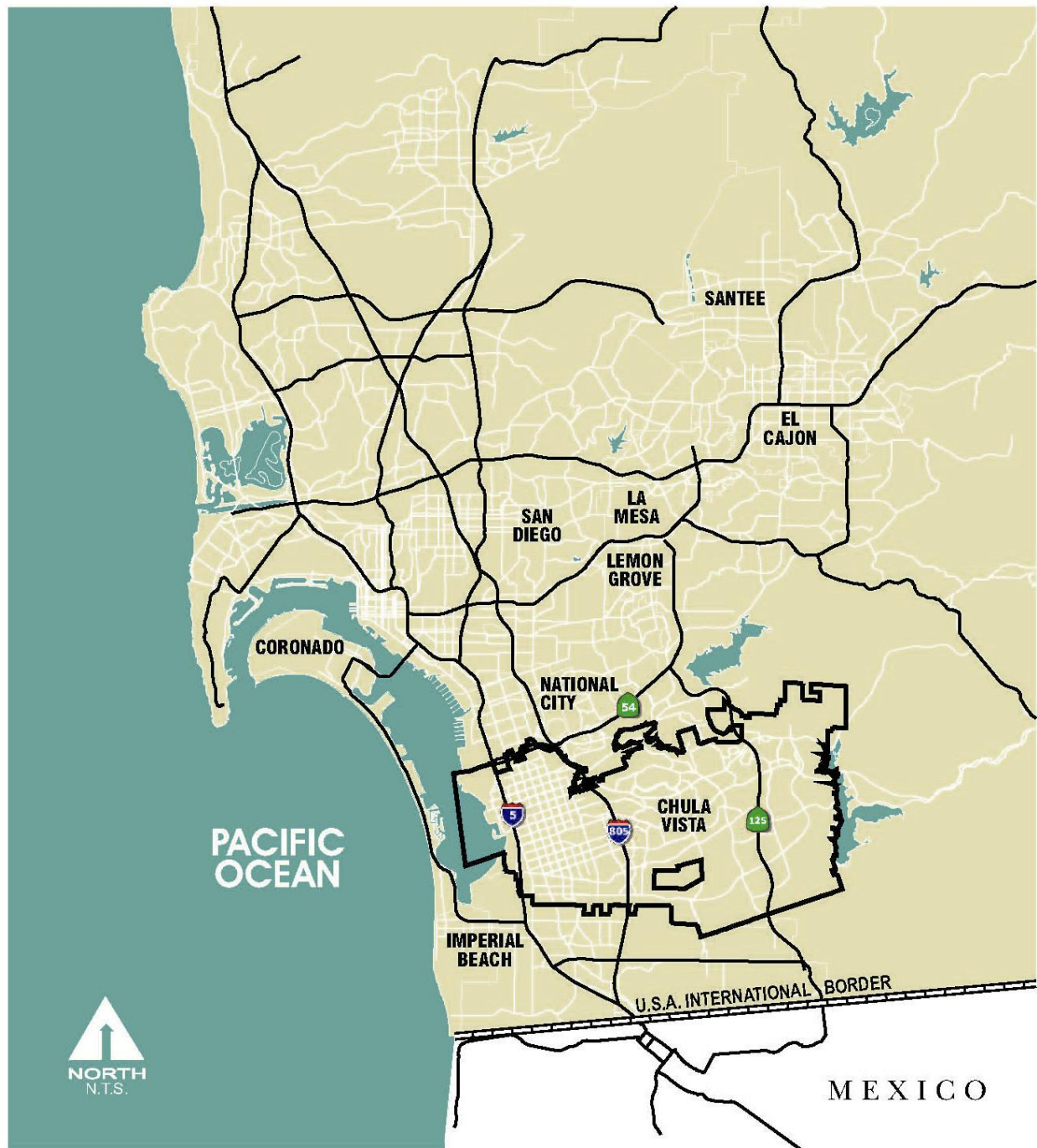


Figure Intro-1

2.0 | PURPOSE AND NATURE OF THE HOUSING ELEMENT

What is a Housing Element and why do we need one?

The City of Chula Vista's Housing Element is a major component of the City's General Plan that addresses adequate housing opportunities for present and future Chula Vista residents through 2010. It serves as the primary policy document guiding local decision-making related to housing. The Housing Element of the General Plan is the only General Plan Element that requires review and certification by the State of California.

The Housing Element provides a detailed analysis of Chula Vista's demographic, economic and housing characteristics as required by State Law. The Element also provides a comprehensive evaluation of the City's progress in implementing the past five-year's policy and action programs related to housing production, preservation and conservation. Based upon the community's housing needs, available resources, constraints and opportunities for housing production and preservation, and its past performance, the Housing Element establishes a five-year strategy of priority goals, objectives and action programs that directly address the housing needs of present and future Chula Vista residents.

Create a balanced, sustainable community that offers a variety of housing choices throughout Chula Vista for all residents, present and future, through strategic policies and programs.

Legislative Authority

A Housing Element is based on legal requirements

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's main housing goal. Recognizing the important part that local planning programs play in pursuit of this goal, the Legislature has mandated that all cities and counties prepare a Housing Element as part of their comprehensive General Plans (California Government Code Section 65580 et al.).

The City of Chula Vista adopted the previous housing element for 1999-2004 in December of 2000. In May of 2002 the Housing Element was amended to incorporate minor changes.

State law requires each jurisdiction's Housing Element be updated at least every five years to reflect a community's changing housing needs. This document represents the 2005-2010 update required for jurisdictions within the San Diego Association of Governments (SANDAG) region and responds to the issues that currently face the City.

3.0 | CITY'S VISION AND THEMES

Chula Vista will be a vibrant, varied City.

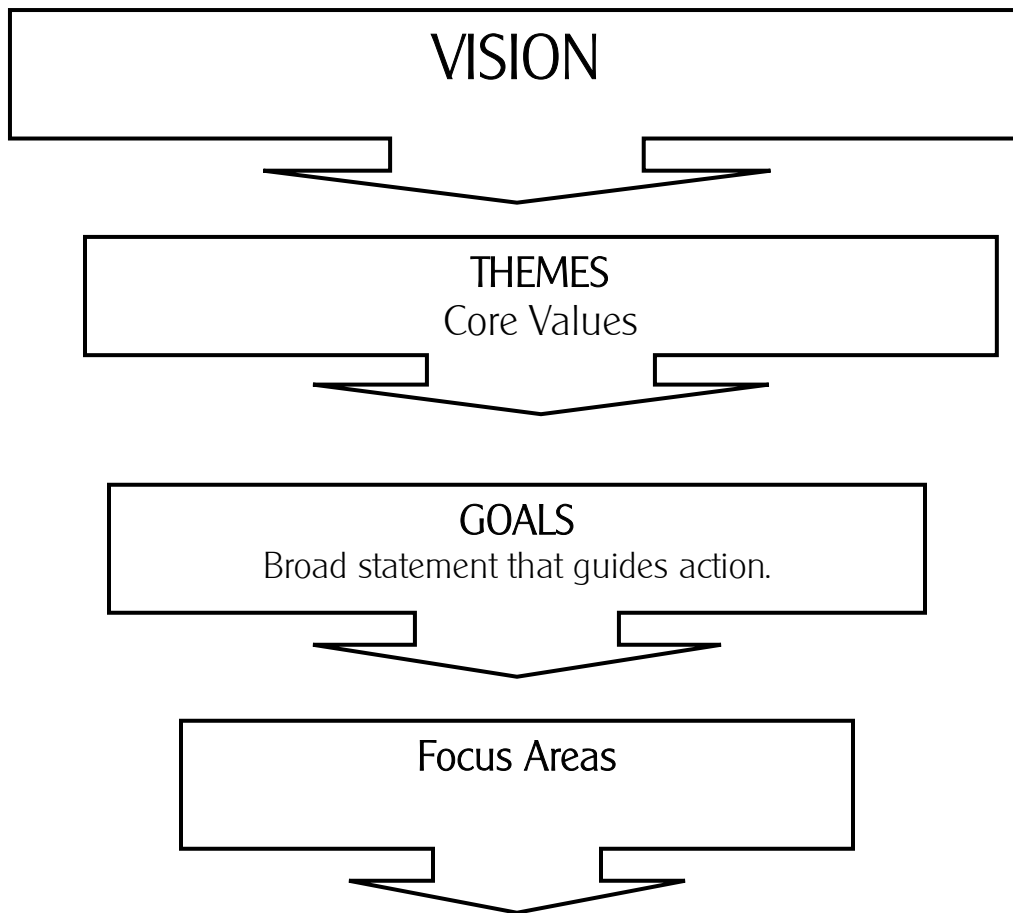
The vision for Chula Vista in year 2030 is a community that preserves and enhances the unique features that shape its identity. Eight major themes support Chula Vista's vision for the future and provide a foundation for the policies and action programs of The General Plan's Elements. These themes, representing the City's core values, are developed in the Housing Element, and throughout the various chapters of the General Plan and include:

- Theme 1: Strong Community Character and Image
- Theme 2: Healthy and Sustainable Economy
- Theme 3: Strong and Safe Neighborhoods
- Theme 4: Improved Mobility
- Theme 5: Healthy and Sustainable Environment
- Theme 6: High Quality Community Services
- Theme 7: Effective Growth Management & Plan Implementation
- Theme 8: Shaping the Future Through the Present and Past

“The vision for Chula Vista in the year 2030 is a community that preserves and enhances the unique features that shape its identity.”

The City's vision and themes give focus to the General Plan

A standardized format is used through the General Plan. Each of the General Plan's Elements contain introductory text describing how it implements the vision for Chula Vista and the core values or Themes that support the vision and provide a foundation for the policies and action programs within the Element and how it relates to other elements, plans, and policies. Overall goal(s) are stated and topic areas are identified. Each topic is discussed followed by objectives, policies and implementing programs to be undertaken with this five-year period (see Figure Intro-2).



OBJECTIVE

A statement of a desired end.

POLICIES & PROGRAMS

A policy is a rule that indicates how an objective will be achieved.
A program is a course of action to achieve the objective.

Figure Intro-2



3.1 Implementing the Vision and Themes

Chula Vista's Vision and Themes reflect the desire of the City to preserve and enhance the unique features that give Chula Vista its identity, while at the same time improving our community and meeting the opportunities and challenges that lie ahead. Our envisioned future City offers opportunities to live in a safe, attractive, balanced and sustainable community that offers a variety of housing choices for residents - present and future. The Housing Element establishes policy direction for new housing development, housing preservation, housing maintenance and enhancement of existing housing and neighborhoods. The policy program provides the necessary guidance to realize the City's vision.

A full discussion of Chula Vista's Vision and eight Themes is found in Chapter 4 of the City's General Plan. The Housing Element focuses on and develops four (4) Vision and Theme components:

- Theme 1: Strong Community Character and Image**
Chula Vista continues to develop as a city with distinct identity that its citizens are proud to call home.

- Theme 2: Healthy and Sustainable Economy**
Chula Vista continues to expand its local economy by providing a broad range of business, employment, and housing opportunities that support an excellent standard of living, and improve the ability for residents to live and work locally.

- Theme 3: Strong and Safe Neighborhoods**
Chula Vista is a diverse yet integrated community that celebrates its neighborhoods as the building blocks that make it a great place to live.

- Theme 8: Shaping the Future Through the Present and Past**
Chula Vista values its heritage and unique sense of place, and manages change in a way that complements the important qualities and features that shape its identity.

4.0 | HOUSING ELEMENT UPDATE PROCESS

Come and tell us what's on your mind

The City of Chula Vista has identified community participation as a priority in the planning process. The Housing Element is representative of the desires of the local residents and addresses the concerns most important to the community both now and in the future. Additionally, the State of California requires local governments make diligent efforts to involve all economic segments of the population in the development of the Housing Element. The public's input and participation in the Housing Element Update process is key to ensuring a shared vision and strategy for the City.

During the preparation of the Housing Element, community involvement included focus group sessions, community workshops, and workshops before various City Commissions and the City Council. Workshops and working sessions focused on the issues and challenges to creating and expanding housing for lower income households, maintaining and preserving housing, barriers to housing production, and possible strategies to better address these issues. Responses from the community guided the Needs Assessment portion of the Housing Element, as well as the Housing Policy and Implementation Plan (Part II of this Element).

Opportunities for public participation throughout the Housing Element process include, or will include the following components:

- City staff workshop (September 12, 2005)
- Stakeholders meeting (November 7, 2005 and April 18, 2006);
- Community workshop (November 14, 2005);
- Housing Advisory Commission/Planning Commission Workshop (November 16, 2005 and April 19, 2006);
- Housing Advisory Commission Workshops (January 20, 2006, February 1, 2006, and March 22, 2006);
- City Council Workshop (February 7, 2006);
- Mobilehome Rent Review Workshop (February 23, 2006);
- Chula Vista Redevelopment Corporation Workshop (June 8, 2006);
- City Council – Kick off of Public Review Period (May 2, 2006);
- Public review of the Draft Housing Element (May 26 – June 26, 2006);

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- Public hearings before the Housing Advisory Commission/Planning Commission (July 26, 2006) and City Council (anticipated in mid/late August , 2006); and,
- Review of the Draft Element by the State Department of Housing and Community Development (submitted May 26, 2006).

Copies of agendas and materials provided at the workshops and meetings are included in Appendix G.

5.0 | STATE LAW AND LOCAL PLANS

5.1 Consistency with State Law

The Housing Element is one of seven elements of the General Plan mandated by the State of California, as articulated in Sections 65580 to 65589.8 of the California Government Code. State Law requires that a jurisdiction's Housing Element consist of "an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled program actions for the preservation, improvement, and development of housing." The Housing Element is responsive to the need of providing housing for all segments of the population.

Section 65583 of the Government Code sets forth specific requirements regarding the scope and content of each Housing Element Table Intro-1 summarizes these requirements and identifies the applicable section in the 2005-2010 City of Chula Vista Housing Element where these requirements are addressed.

Table Intro-1 STATE HOUSING ELEMENT REQUIREMENTS	
Required Housing Element Component	Reference
A. <i>Housing Needs Assessment</i>	
1. Analysis of population trends in Chula Vista in relation to countywide trends	H-29, AA-2 to AA-4
2. Analysis of employment trend in Chula Vista in relation to regional trends	AA-7 to AA-10
3. Projection and quantification of Chula Vista's existing and projected housing needs for all income groups	AA-32 to AA-33
4. Analysis and documentation of Chula Vista's housing characteristics, including:	-
a. Level of housing cost compared to ability to pay	H-29 to H33, AA-25 to AA-27, AA-30 to AA-31
b. Overcrowding	H-32, AA-32
c. Housing stock condition	H-36 to H-37, AA-22 to AA-24
5. An inventory of land suitable for residential development including vacant sites and having redevelopment potential and an analysis of the relationship of zoning, public facilities and services to these sites	AC-2 to AC-34, Attachment A, Appendix J

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Table Intro-1
STATE HOUSING ELEMENT REQUIREMENTS

Required Housing Element Component	Reference
6. Analysis of existing and potential government constraints upon the maintenance, improvement, or development of housing for all income levels	AB-2 to AB-16
7. Analysis of existing and potential non-governmental and market constraints upon the maintenance, improvement, or development of housing for all income levels	AB-17 to AB-21
8. Analysis of special housing need: handicapped, elderly, large families, female-headed households, students, and farm workers	AA-33 to AA-38, AA-43 to AA-44
9. Analysis concerning the needs of homeless individuals and families in Chula Vista	AA-38 to AA-42, AC-34 to AC-37
10. Analysis of opportunities for energy conservation with respect to residential development	AC-49
<i>B. Goals and Policies</i>	
11. Identification of Chula Vista's goals, quantified objectives and policies relative to maintenance, improvement, and development of housing	H-47 to H-87, AE-1 to AE-12
<i>C. Implementation Program</i>	
12. Identify adequate sites which will be made available through appropriate action with required public services and facilities from a variety of housing types for all income levels	AC-2 to AC-34, Attachment A, Appendix J
13. Programs to assist in the development of adequate housing to meet the needs of low and moderate-income households	H-52 to H-83
14. Identify and, when appropriate and possible, remove governmental constraints to the maintenance, improvement, and development of housing in Chula Vista	H-78 to H-83
15. Conserve and improve the condition of the existing and affordable housing stock in Chula Vista	H-52 to H-78
16. Promote housing opportunities for all persons	H-84 to H-85
17. Identify programs to address the potential conversion of assisted housing development to market rate housing.	H-60 to H-62, AC-38 to AC-48



5.2 Consistency with General Plan and Policies

The Housing Element of the General Plan is one component of the City's overall long-range planning strategy. The California Government Code requires that General Plan contain an integrated, consistent set of goals and policies. The Housing Element, is therefore, affected by policies contained in other elements of the General Plan.

The Housing Element is most intricately related to the Land Use and Transportation (LUT) Element. The LUT Element sets the framework for development of housing by laying out the land designations for residential development and indicating the type and density permitted by the City. Working within this framework, the Housing Element identifies priority goals, objectives and program actions for the next five years that directly address the housing needs of Chula Vista existing and future residents. The policies contained in other elements of the General Plan affect many aspects of life that residents enjoy – the amount and variety of open space, the preservation of natural, historic and cultural resources, the permitted noise levels in residential areas, and the safety of the residents in the event of a natural or man-made disaster.

The Housing Element has been reviewed for consistency with the City's other General Plan Elements and the policies and programs in this Element reflect the policy direction contained in other parts of the General Plan (See Appendix F). As portions of the General Plan are amended in the future, this Housing Element will be reviewed to ensure that internal consistency is maintained.



5.3 Relationship to Other City Plans and Policies

The Housing Element identifies priority goals, objectives, policies and action programs for the next five years that directly address the housing needs of Chula Vista. These are briefly described below and include the City's Municipal Code, Specific Plans, General Development Plans, Sectional Planning Area Plans, Precise Plans, and Redevelopment Plans and the Local Coastal Program Plan.



Chula Vista Municipal Code

The Chula Vista Municipal Code (CVMC) consists of all the regulatory and penal Ordinances and certain administrative Ordinances of the City, codified pursuant to the provisions of Sections 50022.1 through 50022.8 and 50022.10 of the Government Code. The CVMC includes the City's Subdivision Ordinance and Zoning Ordinance, including the Growth Management Ordinance.

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Subdivision Ordinance

The Subdivision Ordinance regulates the design, development and implementation of land division. It applies when a parcel is split into two or more parcels; a parcel is consolidated with one or more parcels; or the boundaries of two or more parcels are adjusted to change the size and/or configuration of the parcels.

Zoning Ordinance

The Zoning Ordinance is the primary tool for implementing the General Plan, and is designed to protect and promote the public health, safety, comfort, convenience, prosperity and general welfare of the people. It includes a zoning map designating various districts that are described in the text of the document and outlines the permitted, conditionally permitted, and prohibited uses for each zone district. Finally, the Zoning Ordinance provides property development standards for each zone district and overall administrative and legislative procedures.

Redevelopment Plans

The adoption of Redevelopment Plans by cities is allowed by the State Legislature under the State of California's Community Redevelopment Law (CRL). The Redevelopment Plans are intended to reverse deteriorating economic and physical conditions; redevelop blighted, underutilized, and vacant properties; improve infrastructure and public facilities; and produce revenues through the development of job generating properties. Because redevelopment projects must be in conformance with the General Plan, these plans are one of the more powerful means cities have to implement the goals and policies set forth in their General Plan. The City of Chula Vista has three Redevelopment Plans encompassing the redevelopment areas listed below. Redevelopment Plans are implemented through a variety of means, including large-small scale projects, as well as focused strategic plans, such as the Broadway Revitalization Strategy (December 2003).

- Bayfront
- Otay Valley Rd
- Southwest
- Town Centre I (Third Avenue Downtown)
- Town Centre II (Chula Vista Center)
- 2004 Added Area

Specific Plans

Specific Plans are customized regulatory documents that provide focused guidance and regulations for a particular area. They generally include a land use plan, circulation plan, infrastructure plan, zoning classifications, development standards, design guidelines, phasing plan, financing plan and implementation plan. Chula Vista has eight approved Specific Plans, which are listed below. Additionally, a Specific Plan is being prepared for northwestern Chula Vista's Urban Core.

- Bayfront Specific Plan
- Mid-Bayfront Specific Plan
- Gateway Specific Plan
- Auto Park North Specific Plan
- Bonita Glen Specific Plan
- Bonita Gateway Specific Plan
- Urban Core Specific Plan (under preparation)

General Development Plans

A General Development Plan (GDP) is a smaller scale version of a General Plan that typically addresses large, previously undeveloped areas of the City, such as those in eastern Chula Vista. It establishes general development parameters, including the distribution of land uses, vehicular circulation patterns, development densities, and an overall master planned community urban structure. A GDP is implemented by the adoption of a Sectional Planning Area (SPA) Plan. The City has six GDPs, which are discussed further in the Land Use and Transportation Element Section 10.0, East Area Plan, of this Element. GDPs must be in conformance with the General Plan.

Sectional Planning Area Plans

A Sectional Planning Area (SPA) Plan is a comprehensive master plan that addresses a portion of a planned community area. It is intended to implement the goals, objectives, and development parameters prescribed in the GDP. A SPA and GDP must be adopted as a prerequisite to develop land in a Planned Community (PC) Zone.

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A SPA consists of integrated guidelines and development standards that provide detail on the land use mix, design criteria, pedestrian and vehicular circulation pattern, open space, recreation, infrastructure requirements, and other components for the entire or portion of an adopted GDP. It is based on City regulations, guidelines, and policies; but once adopted, a SPA supersedes these documents, except where incorporated by reference.

Precise Plans

A Precise Plan is a zoning implementation tool that creates specific property development standards and design guidelines in combination with underlying zone standards to allow site design flexibility within areas zoned as a Precise Plan modifying district. Precise Plan development standards and guidelines, adopted by Ordinance, can be tailored for a particular area through rezoning action. The Precise Plan is adopted through a discretionary review process that establishes standards and guidelines affecting the property.

Local Coastal Program

A Local Coastal Program (LCP) is the planning tool used to carry out the shared partnership between the California Coastal Commission's (CCC) mandate to protect coastal resources, and local government's regulation of land use through its General Plan. An LCP includes a land use plan with land use classifications, types and densities of allowable development, plus goals, objectives, and policies concerning development use of coastal resources. After an LCP is approved by the CCC, their permitting authority is delegated to the local government. It is not intended that the CCC and their permitting authority usurp local government.

Chula Vista's Bayfront has an LCP, which contains the goal and objectives relating to coastal development. It is provided by the General Plan Land Use Diagram and the associated goals, objectives and policies that relate to coastal area.

6.0 | HOUSING ELEMENT ORGANIZATION

California Government Code Section 65583 requires a jurisdiction's Housing Element to include the following components:

- A review of the previous element's goals, policies, programs, and objectives to ascertain the effectiveness of each of these components, as well as the overall effectiveness of the Housing Element;
- An assessment of housing need and an inventory of resources and constraints related to meeting these needs;
- An analysis of programs for the preservation of assisted housing developments;
- A statement of community goals, quantified objectives and policies relative to the maintenance, preservation, improvement and development of housing; and,
- A policy program that provides a schedule of actions that the City is undertaking, or intends to undertake, in implementing the policy set for in the Housing Element.

The Chula Vista Housing Element is organized into four parts, including:

Introduction	Explains the purpose, process and contents of the Housing Element
I. Issues & Opportunities	Describes the key issues and opportunities identified from needs assessment and the public participation process upon which the update to the Housing Element should focus.
II. Policy & Implementation Plan	Details specific policies and programs the City of Chula Vista will carry out over the five-year period to address the City's housing goals.
III. Quantified Objectives	Specifies the number of households assisted and housing units constructed, rehabilitated, conserved and preserved through the adopted policies and programs.

Given the detailed and lengthy analysis in developing the Housing Element, supporting background material is included in the following appendices:

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Appendix A:	Community Profile & Housing Needs
Appendix B:	Housing Constraints and Resources
Appendix C:	Residential Land Resources
Appendix D:	Review of Housing Element Performance to Date
Appendix E:	Summary of Policies, Programs and Quantified Objectives
Appendix F:	General Plan Consistency Analysis
Appendix G:	Community Workshop Materials & Outreach
Appendix H:	References
Appendix I:	Glossary
Appendix J:	Infill/Intensification Capacity of Existing Zoning Districts

7.0 | FOCUS OF 2005-2010 HOUSING ELEMENT

As of 2005, the City of Chula Vista encompasses approximately 52 square miles within its boundaries. Over time, it has evolved into varying and distinct neighborhoods and communities. Chula Vista's communities can be distinguished by the west and east areas of the City and more specifically into four distinct planning areas within the west and the east.

Initially incorporated in 1911, much of the City's historical growth and development centered around the historic City center also known as the urban core. Therefore, City's older and more established neighborhoods are generally located west of Interstate-805. Over the next several decades, California's continued rate of population growth and housing development spurred Chula Vista's outward expansion and development to the east (east of Interstate-805), including the development of such master planned communities as Otay Ranch, Eastlake, Rancho del Rey, and Sunbow.

The City's communities can be further distinguished by geographic planning areas that follow the overall development patterns of the City.

- **Northwest** – That area north of L Street and east of Interstate 5, also referred to as the City's historic urban core;
- **Southwest** – That area south of L Street, generally encompassing those neighborhoods included within the Montgomery annexation of 1985;
- **East** – That area east of Interstate 805, generally encompassing master planned communities developed from the early 1990's; and,
- **Bayfront** – That area west of Interstate-5 and north of L Street, currently underdeveloped with large vacant waterfront properties.

Figure Intro-3 identifies the four designated geographic planning areas.

For the purpose of this Element, the City of Chula Vista focuses on each of the four geographic planning areas to target appropriate programs and activities given their unique physical, economic, and cultural characteristics. By utilizing a geographic focus area approach, the City is able to implement programs that better address the growing needs of the Chula Vista community.

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While the Bayfront is included within the four geographic planning areas, this area is currently underdeveloped with a large amount of vacant waterfront properties with very few existing housing units. Current efforts are underway to develop a master plan for the Bayfront. During this five-year period it is expected that the master plan will be adopted but development is not expected to occur. Therefore, housing policies and programs are limited to planning activities.

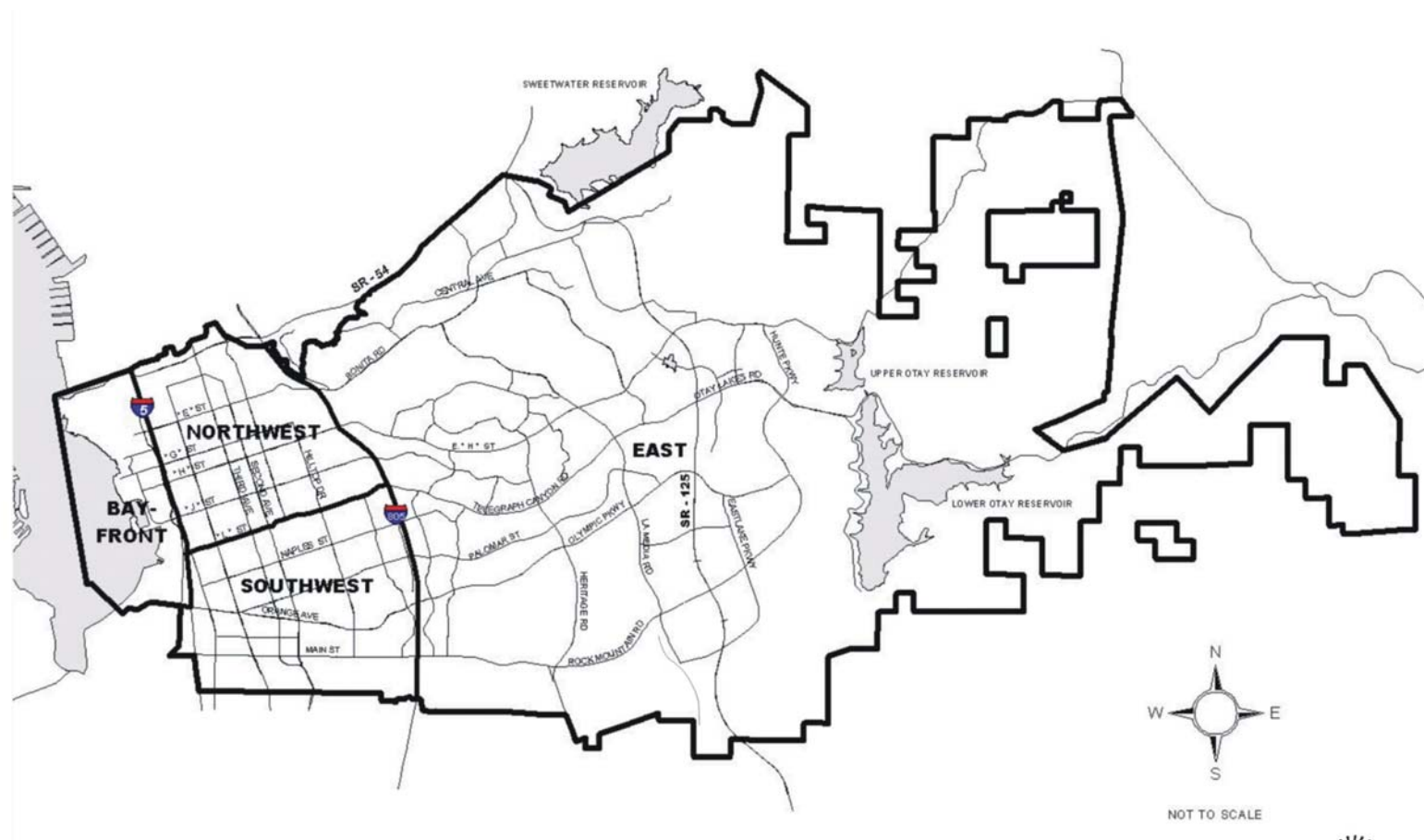


Figure Intro-3

HOUSING ELEMENT

INTRODUCTION

While the 1999-2004 Housing Element addressed citywide issues and needs, and implemented policies and programs on a citywide basis, a significant focus of the previous Housing Element was the new production of housing within the master planned communities of eastern Chula Vista. Under the prevailing market conditions at that time and the availability of vast undeveloped lands in the East, the private market was able to respond to the housing needs of moderate- and upper-income households. The City's efforts were focused on production of housing for lower-income households through the implementation of the City's Balanced Communities Affordable Housing Program requiring a minimum of 5% of the total new units constructed (for projects of 50 or more units) for Low-Income affordable housing, primarily in the East, and other incentive programs. Within the older neighborhoods of the Northwest and Southwest Planning Areas, policies and programs were focused on the preservation and maintenance of housing and neighborhoods.

Although eastern Chula Vista is developing rapidly and the supply of developable land is decreasing, most new development in Chula Vista during the 2005-2010 time period will continue to be in that part of the City. It is one of the most important sources of vacant land for new housing inventory in San Diego County. Even so, the City's recently adopted General Plan Update gives particular focus to increasing residential densities and capacities that could provide additional opportunities for future production and preservation of affordable housing in urbanized parts of the Northwest and Southwest planning areas. (Appendix C, Housing Resources, describes land availability for meeting future housing needs.)

Chula Vista's significant role in accommodating the region's housing need and growth over the past five to six years is evidenced through the production of new housing. While possessing just over 1% of San Diego County's land area and having a little more than 7% of the County's population, Chula Vista has accommodated from approximately 18% to almost 25% of new housing development and population growth within San Diego County over the past several years. As indicated by SANDAG's current 2030 forecast, Chula Vista will continue to play an important role in providing housing supply within the region.

The City's ability to continue to provide new affordable rental and for-sale housing opportunities will become more challenging as development opportunities shift to a more urbanized setting. Challenges may include factors such as the availability and size of developable land, higher land and construction costs and the impact of revitalization activities on the existing housing and neighborhoods and the residents. Policies and programs of the 2005-2010 Housing Element were developed to address the shift in housing production to western Chula Vista and to address the challenges associated with this shift. The City's policy and program efforts will also continue to focus on the preservation, maintenance and enhancement of housing and neighborhoods.

Lastly, the local real estate market and housing costs have significantly changed since adoption and implementation of the 1999-2005 Housing Element. With higher housing costs and an increasing affordability gap for lower and moderate income households, the City will establish new policies and



HOUSING ELEMENT INTRODUCTION

programs that seek to reduce housing costs, provide for increased densities, increase multi-family housing production, provide incentives for production of affordable housing, and expand available resources for more opportunities for low and moderate income households.

A full discussion of the City's five-year strategy for housing production, conservation, and preservation is presented in Part II of this Element.

HOUSING ELEMENT INTRODUCTION

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1.0

OVERVIEW: KEY ISSUES & APPROACH

Approaching its 100th anniversary as a City, Chula Vista has expanded by ten times in area, and transitioned from an agricultural community to a rapidly changing, more urban place. It has become one of California's 15 largest cities in population and among the most dynamic.

The City's rapid change and the escalating housing market seen in the last five years have raised concern from the Chula Vista community and City policymakers. These concerns were evident during the preparation of the City's update to the General Plan adopted in 2005, the current development of the Urban Core Specific Plan and most recently the update of the Housing Element.

More specifically, the Chula Vista community, City policymakers, and staff identified two key interrelated housing issues which the Housing Element update should focus. These issues are:

“The City’s rapid change and the escalating housing market seen in the last five years have raised concern from the Chula Vista community and City policymakers.”

- (1) Given the shortfall of housing, particularly affordable housing, and the ensuing high cost of housing, the City must take measures to continue to preserve and expand affordable housing not only for future residents but to also accommodate the needs of those existing very low-, low- and moderate- income residents; and
- (2) While revitalizing western Chula Vista will bring forward opportunities to enliven and enhance the community and provide for future housing needs, such efforts must be mindful of the challenges and the impact of change on the existing rental housing stock and residents.

HOUSING ELEMENT

PART I

The Policy and Implementation Plan of this Housing Element, (see Part II), aims to provide the City and the residential development community with policy and program tools that address these issues. The City's efforts will be concentrated in preserving and enhancing single family housing and neighborhoods, promoting balanced and diverse housing, and looking at City government's role and processes to facilitate residential development.

2.0 | COMMUNITY FACTORS

In order to develop a comprehensive strategy to preserve and expand housing for very low-, low-, and moderate-income households and address development challenges, particularly in western Chula Vista, it is important to understand the needs of residents, the current real estate market and the existing housing stock. An overview of these factors follows and includes highlights of the City's demographics and housing characteristics. A more detailed analysis of demographics characteristics and needs are provided in Appendix A of this Element.



2.1 The Growing Need

The San Diego County region continues to experience an unmet demand for housing. Based upon current local General Plans and the forecasted population growth for the San Diego region by 2030, the region is collectively 93,000 housing units short of the estimated housing demand per the SANDAG Regional Comprehensive Plan.

Based upon population projections, it is expected that the region's population will continue to expand; further impacting the demand on housing by both existing and future households. Currently home to an estimated 173,556 people (2000 U.S. Census), it is anticipated that Chula Vista's population will grow to approximately 280,000 by 2030. More housing is needed to accommodate Chula Vista and the region's future growth projections.



2.2 Higher Housing Costs and a Lack of Affordability

As a result of the growing demand and lack of sufficient supply, the cost of owning and renting a home is escalating beyond the ability of many households to pay. The San Diego region is routinely ranked as one of the top ten areas with the highest priced and least affordable homes in the nation by both the National Association of Realtors (NAR) and National Association of Home Builders (NAHB). Housing prices in the last five years have reached double digit annual increases with only 9 percent of the population able to afford a home.

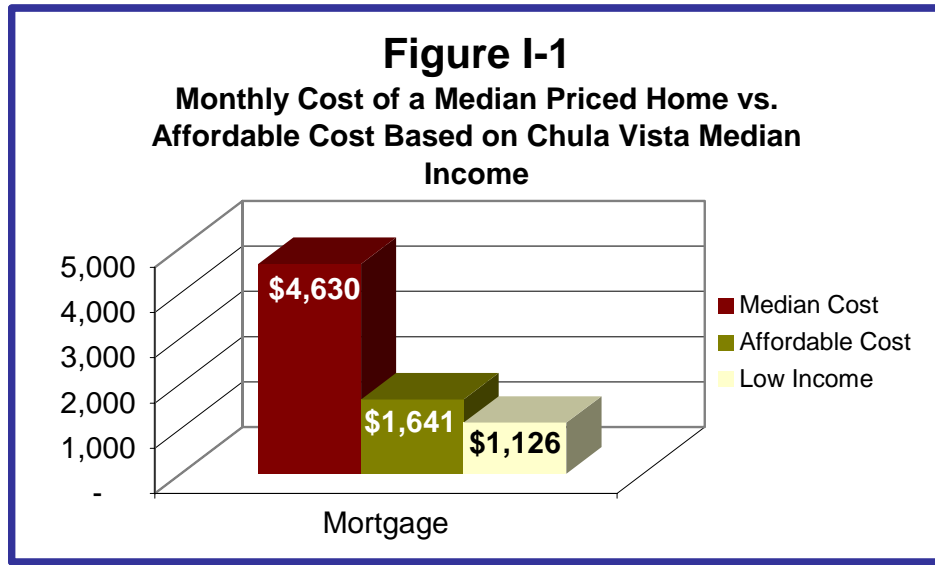
The lack of affordable homes within Chula Vista and the San Diego region is causing many, irregardless of income level, to seek housing far from their jobs with some even moving outside of the region to South Riverside County and the Tijuana border region. Others are forced to pay more than their incomes can afford and/or forced to move into overcrowded or unsafe/unsanitary housing conditions.

2.2.1 Homeownership

In years past, Chula Vista's housing market offered some of the more affordable housing prices as compared to other areas of San Diego County. Today, housing costs in Chula Vista are rising beyond the affordability of a majority of San Diego households, with the median sales price in January 2005 at \$550,000, a 29 percent increase from 2004¹. To afford this median sales price, a worker would need to earn \$157,140, a year or \$76 an hour (based upon 3 ½ times their annual income). With the current median income for Chula Vista residents at \$59,663 a year, most residents would be unable to "afford" the median priced home (see Figure I-1).

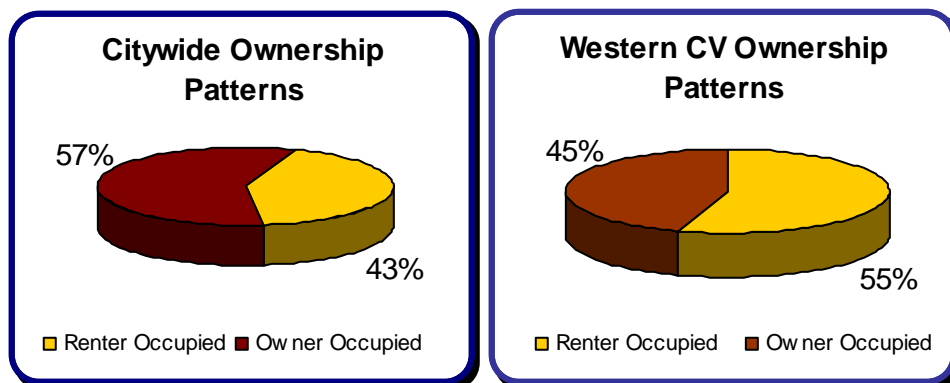
Based upon current sales data, for-sale housing in Chula Vista is not affordable to any income category other than households with incomes substantially above moderate- income (greater than 120 percent of County Median Income). With such a large gap between what a household can "afford" to pay and current housing prices, for-sale housing does not provide a financially feasible alternative opportunity for very low- and low-income households with more limited incomes.

¹ California Association of Realtors (2005)



This high cost of housing is evidenced by City's homeownership rates. In 2000, the City's homeownership rate was 57 percent, compared to national average of 67 percent. In western Chula Vista, where only 45 percent of households are owner occupied, this homeownership rate is significantly lower than the national and overall City homeownership rate.

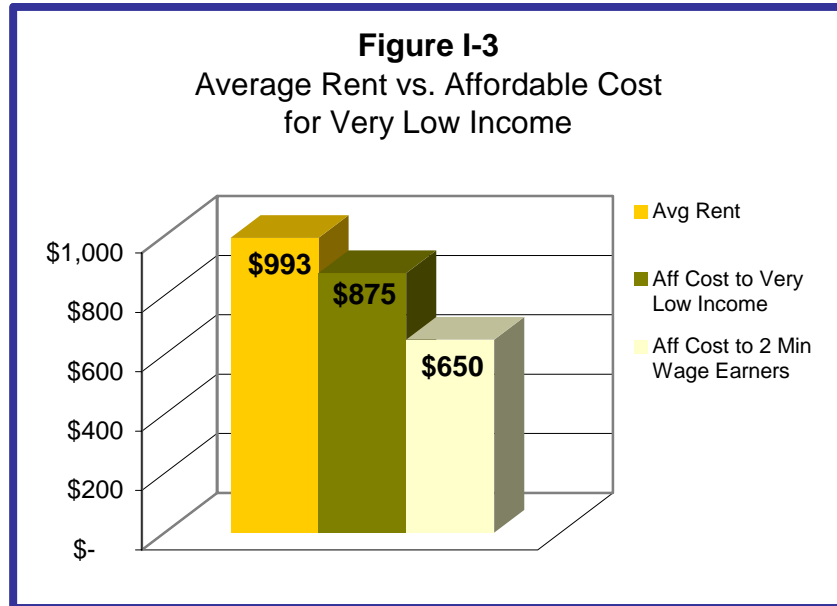
Figure I-2
Ownership Patterns
Western Chula Vista versus Citywide



2.2.2 Rental Housing

Rental housing is also out of reach for many, particularly very low-income households. According to the Spring 2005 rental survey by the San Diego Apartment Association, the average monthly rent for a two-bedroom apartment in Chula Vista was \$993, a 10 percent increase from 2004. To afford this, workers need to earn about \$39,720 a year or \$19 an hour. In Chula Vista, approximately 39 percent of the households would be unable to afford this rent based upon earnings of less than \$35,000 per year (see Figure I-3). Two minimum wage workers combined earn just \$12.50 an hour or about \$26,000 a year.

Rental units in Chula Vista are only affordable to households at the very top of the income range for low-income households and moderate-income households. Despite these slightly high costs, rental housing presents the most financially feasible opportunity to provide affordable and suitable housing for very low- and low-income residents.



The high demand for rental housing is evidenced by the City's rental vacancy rates. The estimated vacancy rate for all housing units in the San Diego County region as of January 1, 2005 was 4.3 percent², while the City of Chula Vista averaged 3 percent. The industry standard for a healthy vacancy rate is approximately 5 percent. Lower vacancy rates largely influence increases in rental rates. Chula Vista's low vacancy rate suggests an unmet demand for housing and means that renters looking for housing may have difficulty finding it in Chula Vista or pay a higher rent.

2.2.3 Overpayment and Overcrowding

Higher housing costs force households to pay more than they can afford or doubling up in housing units to make the housing more affordable. When households overpay for housing, less money is available for discretionary spending and necessities, such as food, childcare, healthcare, and maintenance of the home. According to the 2000 U.S. Census, 38 percent of Chula Vista's households overpaid for housing. Overpayment was more prevalent in renter-occupied households (42 percent) than owner-occupied households (34 percent).

As a result of rising housing prices and rents, lower-income households are often forced to accept a smaller housing unit than is needed or double up households in one unit, which may result in overcrowding. Overcrowding puts a strain on public facilities and services, reduces the quality of the physical environment, and can eventually cause conditions that contribute to a more rapid deterioration of the housing stock. Fourteen percent of Chula Vista households were considered overcrowded in 2000, a 3 percent increase from 1990. As with overpayment of housing, overcrowding is found in more renter households (23 percent) than owner households (8 percent).

Overcrowding and overpayment are more prevalent in renter occupied households with very low- and low-income levels. With dramatic increases in housing costs experienced in the last few years, it is anticipated that many more households are overpaying for housing today and households are doubling up in order to afford current housing costs. Policies and programs aimed at increasing housing production overall, including affordable housing, and particularly large bedroom (3 or more bedrooms per unit) rental housing will assist in decreasing the number of households overpaying for housing and reduce incidents of overcrowding.



² SANDAG – San Diego County region City/County Population and Housing Estimates 1/1/2005

2.3 Who Are Our Residents

Chula Vista is the second largest city in San Diego County and continues to surpass the rate of growth in the County and the State. Chula Vista is a community with a growing and diverse population. By understanding our diversity and basic demographic characteristics, City policies and programs can be developed to better accommodate these various needs.



2.3.1 Racial Diversity

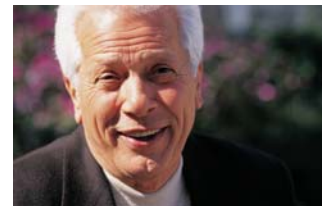
Chula Vista's population is more ethnically diverse in comparison to the San Diego County region. Approximately, 49 percent of Chula Vista residents identified themselves to be of Hispanic or Latino origin, and over ten percent of Asian origin.

2.3.2 Age

The estimated average age in Chula Vista is 33.3 years. According to the 2000 Census, a majority, 57 percent, of the City's population were between the ages of 21 to 64. Children and teens aged 0-20 years comprised 32 percent of the population, and seniors, 65 and over, represented 11 percent of the City's population.



A major shift in the age structure of the City's population is forecasted over the next 25 years. By 2030, the forecasted average age is over 40 and the San Diego region is expecting a decline in the growth of age groups below 55, while all age groups above 55 will increase. Specifically, the western portion of Chula Vista is forecasted to experience a higher increase in the 55-74 year old age group as compared to the region. The 65-74 year old age group is higher in the western portion of the City than the City as a whole. The provision of housing opportunities to serve this growing population group, including rental housing and home repair and modifications, will be needed in the future.



2.3.3 Special Needs-Persons with Disabilities

In addition to the age of the population, another important characteristic of the population are those with special needs, including individuals with physical, emotional, or psychological disabilities. A large portion of census tracts in western Chula Vista report 25 percent of their population with disabilities compared to an average of 19 percent in the East. New housing opportunities should consider accessibility and adaptability to accommodate those with disabilities and mobility limitations. Rehabilitation and repair programs should encourage modifications of existing housing to enhance accessibility.

2.3.4 Household Size

The City's average household size is increasing. In 2000, Chula Vista's average household size was 2.99 persons per household, increasing from 2.79 persons per household in 1990. In comparison, San Diego County had an estimated household size of 2.73 in 2000. With growing household sizes, overcrowding experienced by many Chula Vista residents, and the limited availability of 3 or more bedroom rental units, policies should encourage the provision of more large family housing (3 or more bedrooms), particularly in rental housing.



2.3.5 Very low- and Low-Income Households

At least 25 percent of the families living in Chula Vista report an annual income of at least \$75,000. However, a significant number of the families, 44 percent, reported incomes of less than \$40,000 a year, which falls into the very low- (less than 50 percent of County Median Income) and low-income categories (51-80 percent of County Median Income). There is significant disparity in household income when looking at the East and West areas of the City. Approximately 31.6 percent of households in eastern Chula Vista and 57 percent in western Chula Vista are considered low-income.

In 2000, the City of Chula Vista averaged 11 percent of the population living below poverty level, compared to 13 percent in the County. According to 2000 Census data, the western portion of the City averaged 15 percent below the poverty line.

With a significant number of Chula Vista residents characterized as very low- and low-income, more affordable housing is necessary to meet the needs of many in the Chula Vista community. The disparity in income from the East to the West also suggests that greater efforts are needed to promote a balance of housing opportunities throughout the City to avoid enclaves or concentrations of lower income households.



2.4 What Housing is Available

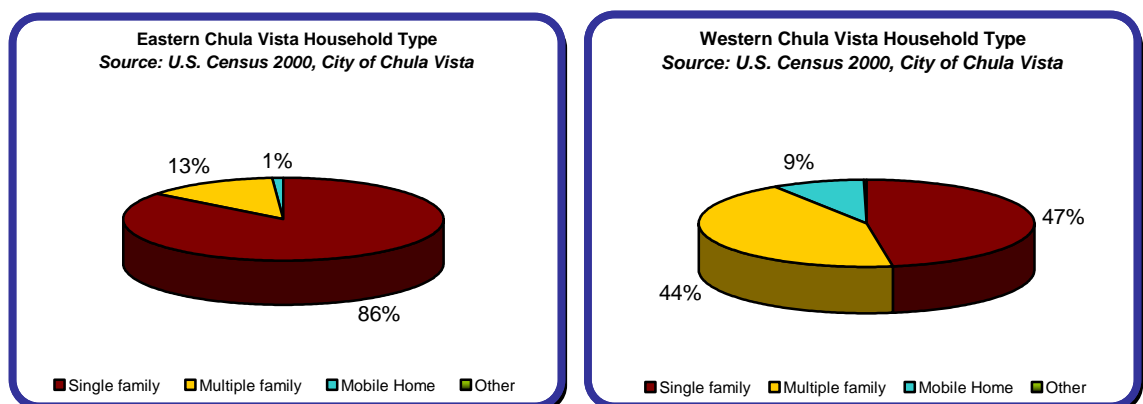
To provide for adequate and suitable housing to meet the needs of existing and future Chula Vista households, it is important to understand what type of housing units are currently available in the City and evaluate current and future trends for the provision of a variety of housing types.

2.4.1 Housing Unit Type

The U.S. Census reported a total of 59,529 housing units in the City of Chula Vista in 2000. The 2000 Census indicates 60 percent of Chula Vista's housing units were single family (detached and attached) and 34 percent multifamily. In western Chula Vista, 47 percent of the housing is single family, 43 percent is multifamily, and 10 percent are mobilehomes. In the East, the housing market is predominated by single-family housing.



Figure I-4



By encouraging the provision of a more diverse and balanced housing within both eastern and western Chula Vista, areas are better able to provide opportunities for all income levels, household sizes and types.

2.4.2 Large Family Units

Units with a large number of bedrooms (comprising of 3 or more bedrooms) are primarily found in single family owner-occupied units. Approximately 72 percent of owner-occupied units had 3 or more bedrooms compared to 17 percent of renter-occupied units with 3 or more bedrooms. The lack of units with a large number of bedrooms, especially for rental housing limits housing choices for large families and can contribute to overcrowding.

2.4.3 Age of Housing

In Chula Vista, 22 percent of the City's housing units were built prior to 1960. Approximately 63 percent of housing units were built prior to 1980. Due to the development patterns of the City, most housing built in eastern Chula Vista was more recent (81 percent since 1980), while 83 percent of housing in the west was built before 1980. This statistic indicates that substantial rehabilitation or replacement of housing in the western portion of the City may be needed in the next twenty-five (25) years.



2.5 Increasing Housing Opportunities in Western Chula Vista

At the same time demand for new housing is increasing, the availability of vacant land for new housing is decreasing. Most of the land in eastern Chula Vista has received discretionary approvals and **several** of the master planned communities **have been** completed. **As land and housing costs continue to rise, and vacant land supplies are reduced,** it will be necessary for the City to promote urban infill and redevelopment for the future production of housing, including affordable housing, in western Chula Vista.



HOUSING ELEMENT

PART I

In order to provide for additional housing opportunities to meet the increasing demand, the update of the City's General Plan in 2005 represented the City's first step in recognizing and setting the framework to facilitate revitalization and redevelopment in western Chula Vista. A primary focus of the City of Chula Vista General Plan is to facilitate Chula Vista's evolution to a more urban form in strategic areas as a means to providing for the City's future needs for housing.

The extensive new development and rapid growth that placed Chula Vista as one of the fastest growing cities in California and the nation occurred mostly in the eastern part of the City, on large, vacant tracts of land developed as master planned communities. *Most new development during the 2005-2010 time period will continue to be in eastern Chula Vista, where substantial inventory of vacant, developable land still exists. Chula Vista has developed a highly efficient process for master planning and building new housing in balanced communities in the eastern part of the City. As more of eastern Chula Vista develops, additional emphasis will be placed on revitalization and infill opportunities in the developed areas of western Chula Vista. (Appendix C, Housing Resources, describes land availability for meeting future housing needs.)*

Natural tensions arise when looking at "built out" areas to redevelop at higher residential densities to meet the City's growing housing demand. Existing residents, many who have limited financial resources such as seniors and the working poor, face potential adverse impacts resulting from revitalization. Moving from suburban lower densities to a more urbanized form also represents a shift from the comfortable and familiar, which is perceived by some as a threat to their quality of life. Yet at the same time, increased housing provides for greater and safer housing opportunities and helps to revitalize and improve the area.

The City will face numerous and significant challenges in its efforts to encourage new housing, particularly affordable housing for low- and moderate-income households, within western Chula Vista including the following:

- Availability and size of land;
- Economies of scale;
- Potential consolidation of residential and non-residentially zoned parcels;
- Relocation and displacement of existing residents;
- Development impact fees' impacts on development feasibility;
- Higher land and construction costs in the current market;
- Limited city-sponsored financial resources; and,
- Perceived resistance to higher development densities.

Revitalization is unlikely to occur without a catalyst and development of affordable housing is difficult without direct subsidies and assistance from the City and the Redevelopment Agency.

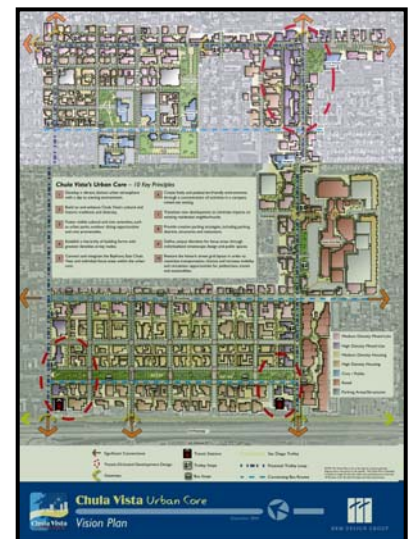
3.0 | APPROACHES TO MEET IDENTIFIED NEEDS

Chula Vista housing policy and development activity over the past decade has encouraged new residential development, which was focused in the newly developing communities of eastern Chula Vista, and housing preservation in western Chula Vista. Market rate housing makes up most of the housing produced and has even exceeded the projected needs for this market segment. While federal and state programs have provided some subsidies for the development of affordable housing for very low- and low-income households, these resources have been insufficient in meeting the identified needs of this market segment. Moderate-income families have also found it difficult to purchase housing that is affordable.

Over the next few decades, the City's housing policies must shift to address the challenges of a high cost market and increase the production of housing for all economic levels. Future growth projections for the San Diego region forecast a need for over 100,000 new housing units by 2010. Chula Vista's share of the needed housing is approximately 11,300 new units, with 58 percent or 6,550 units needed for very low- and low-income households. The need for affordable housing is even greater when considering the lack of affordable housing choices for the current population.

“The City’s housing policies must shift to deal with a high cost market and increasing the production of housing for all economic levels but more particularly for very low, low and moderate income households.”

It is expected that **market and** development trends will continue in this planning period, and **that much of the** new residential development constructed in the **East Planning Area** by the private market **will be affordable to the Above-Moderate Income sector**. The City's and the community's efforts, through the City's General Plan and other efforts, will focus increased attention on the housing needs of very- low-, low- and moderate-income households, which are not typically addressed by the private market, and to revitalization and development opportunities in western Chula Vista as a means to provide for the growing demands for housing while still trying to achieve a balanced and diverse housing stock, with respect to pricing and housing types, throughout the City.



HOUSING ELEMENT

PART I

The City has begun to lay the appropriate policy and regulatory framework to facilitate infill, **intensification**, and revitalization opportunities that yield compact, integrated development and greater housing choice. The City has undertaken a bold, proactive approach to the planning and design of development in western Chula Vista through the adoption of the General Plan update in 2005, and the **preparation** of a Specific Plan for the historical center of the City, known as the Urban Core.

These planning efforts seek the preservation, enhancement and overall livability of the City's neighborhoods. In order to preserve and protect Chula Vista's stable residential neighborhoods and overall community character, future growth opportunities are directed within strategic areas identified as "Focused Areas of Change". These Focused Areas of Change are located in portions of the Northwest and Southwest Planning Areas along major activity corridors, including Interstate-5, Broadway, E Street, H Street, Third Avenue, and Main Street. In the East Planning Area, these areas are within the future planned communities of Otay Ranch. The proximity and availability of current and future transportation choices, and opportunities for mixed use development and increased residential densities further the planning area's ability to absorb a significant amount new housing development. **Associated housing capacities and densities are prepared in Appendix C, Housing Resources.**

Policies and programs of this Housing Element promote increased housing production throughout the City and promote diversity in housing choice, particularly in the Southwest, Bayfront and East Planning areas. The following is a partial list of these policies and programs, specified in greater detail in Part II of the Housing Element.

Maintain and Enhance Housing & Neighborhoods

The City will seek to provide assistance to maintain and enhance housing for low- and moderate-income households through the rehabilitation of existing single family and mobilehomes occupied by very low- and low-income households, as well as neighborhoods.

A majority of the existing housing stock in the City will be 30 years or older (63 percent) by year 2010, primarily in western Chula Vista. Therefore, rehabilitation and repair will be required to maintain the value and quality of this aging housing stock and to preserve neighborhood quality.

“Rehabilitation and repair will be needed to maintain the value and quality of this housing and to maintain the quality of neighborhoods.”

Preservation of “At-Risk” Affordable Housing

The City will initiate efforts to preserve, to the greatest extent feasible, existing affordable rental housing that is deed restricted for occupancy by very low- and low-income housing and monitor and replace housing occupied by low- and moderate-income households within the Coastal Zone and Redevelopment Project Areas.

The City's existing affordable housing stock plays an important role in housing lower-income households. There are approximately 216 “at-risk” housing units that are restricted for continued occupancy and affordability by lower-income households due to expire by 2010. The loss of the affordability of these units as a result of conversions to market rate prices would impact the current residents of these communities and decrease the availability of affordable housing in the city. The preservation of these units, when financially feasible and practical, is needed to maintain an adequate supply of affordable housing opportunities.

“The existing affordable housing stock plays an important role in housing lower income households.”



Loss of Rental Housing

The City will initiate policies supporting the evaluation and provision of resources that minimize impacts to residents as a result of the loss of mobilehome/trailer parks and rental housing through demolition or conversion to other uses and how these policies can positively influence the availability of rental housing.

Within the City, there are mobilehome/trailer park communities and other non-traditional rental properties providing reasonably priced housing opportunities for residents. These housing types are not deed-restricted as a means to provide ongoing affordable housing for lower income households. It is anticipated that as revitalization occurs and the demand for more reasonably priced first time homebuyer opportunities grows, existing rental housing may be lost and replaced by higher cost, for-sale housing developments. The loss of such units may continue to negatively impact the availability of reasonably priced housing in the City.

“As revitalization occurs, existing rental housing may be lost to make way for higher density and for-sale housing developments.”

Evaluating the loss of affordable housing options and preserving existing housing opportunities for all economic segments of the community and the implications of the loss of these opportunities is a priority concern for the City. Efforts that minimize the impacts of losing housing units, especially those for very low- and low-income residents should be implemented when appropriate and financially feasible.

New Rental Housing Opportunities

The City will initiate efforts that expand rental housing opportunities for very low- and low-income households.

Under the current real estate market, current and future residents with limited economic means are likely to need assistance to continue to live in Chula Vista. With approximately 44 percent of Chula Vista households considered very low- and low-income, the City's efforts are focused on increasing rental housing opportunities for these income groups.

The gap between housing costs and what a low-income household can afford is significant for owner-occupied housing. Rental housing represents the most effective and efficient method of housing very low- and low-income households based upon their limited financial resources. The lower the housing costs for very low- and low-income households, the more discretionary income is available to meet other necessary living expenses, such as food, transportation, healthcare and childcare.

“Rental housing represents the most effective and efficient method of housing very low and low income households based upon their more limited financial resources.”

The disparities in household income and housing stock that currently exist between the East and West areas of the City suggest a need for greater diversity in housing opportunities, in terms of pricing and housing types within each of these geographic areas. More particularly, more rental housing, especially large family units (3 bedrooms or more), is needed in the eastern areas of the City to provide for greater diversity and housing opportunities for all households unable to afford homeownership in the East but wishing to reside within these communities. Additionally, the Bayfront masterplan should include opportunities for multifamily housing that would allow for the development of rental housing.



Homeownership Opportunities

The City will initiate efforts to promote homeownership opportunities in areas with significant rental housing to provide a diverse and balanced housing stock and encourage neighborhood stability. Homeownership is seen as a traditional starting point for American families to accumulate wealth and provides important social, as well as economic benefits. It is the cornerstone of a healthy community and the basis for positive community involvement.

“Homeownership is the cornerstone of a healthy community and the basis for positive community involvement.”

For most homeowners, their home is the largest investment they will make in their lifetimes. Homeownership creates an incentive to stay involved with and invest in the community. Less likely to move and with so much invested, homeowners contribute to neighborhood stability and are more likely to be advocates for quality of life issues, such as reducing crime, childhood education and neighborhood upkeep.

Chula Vista’s overall homeownership rate of 57.5 percent is slightly higher than San Diego County (55.4 percent). However, in Western Chula Vista the rate is lower, 55 percent, than the citywide rate. Lastly, homeownership opportunities are now slipping out of reach of even moderate-income households. The City’s efforts to increase homeownership opportunities in the next five years will focus primarily in the Northwest and Southwest Planning Areas of the City and promoting homeownership for moderate-income households.



Special Needs Housing

The City will initiate policies that encourage the development of housing, facilities, and services to meet the specialized needs of certain population groups.

Special needs population groups constitute a significant portion of the demand for housing and require additional support services and amenities. These special needs groups include seniors, persons with disabilities, homeless or the near homeless, emancipated foster youth, single parents, students, and athletes at the Olympic Training Center. Many of these groups may overlap such as seniors who have disabilities. By increasing the amount of affordable housing, especially housing accompanied by access to services and transportation, these special needs groups can be assisted.

“Special needs population groups constitute a significant portion of the demand for housing and require additional support services and amenities.”

Government’s Role

The City must attempt to address development challenges, particularly in the West, through the provision of incentives and assistance for development, advocating for more flexible and appropriate development standards, and evaluating new and updated tools (i.e., inclusionary housing, expanding Redevelopment Project Areas) to facilitate housing development.

There are many challenges to preserving and expanding housing opportunities, especially for very low-, low- and moderate-income households. Without involvement from the City or Redevelopment Agency, or a catalyst for development, it is unlikely that the private sector alone would be able to provide more housing.

“Without involvement from the public sector or a catalyst for development, it is unlikely that the private sector alone would be able to provide for more housing.”

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1.0 OVERVIEW: POLICY & IMPLEMENTATION PLAN

This section of the Housing Element describes the “Plan of Action” the City of Chula Vista will implement during the 2005-2010 planning period to implement its Vision and Themes, satisfy the community’s present and future housing needs, and meet the specific requirements of State law. In developing the goals, objectives, policies, and programs described in this Plan, the City assessed its housing needs, evaluated the performance of existing programs, and received input from the community through participation in housing workshops.

The Policy and Implementation Plan establishes three primary goals that guide the policy program toward providing housing opportunities for Chula Vista residents. These goals are:

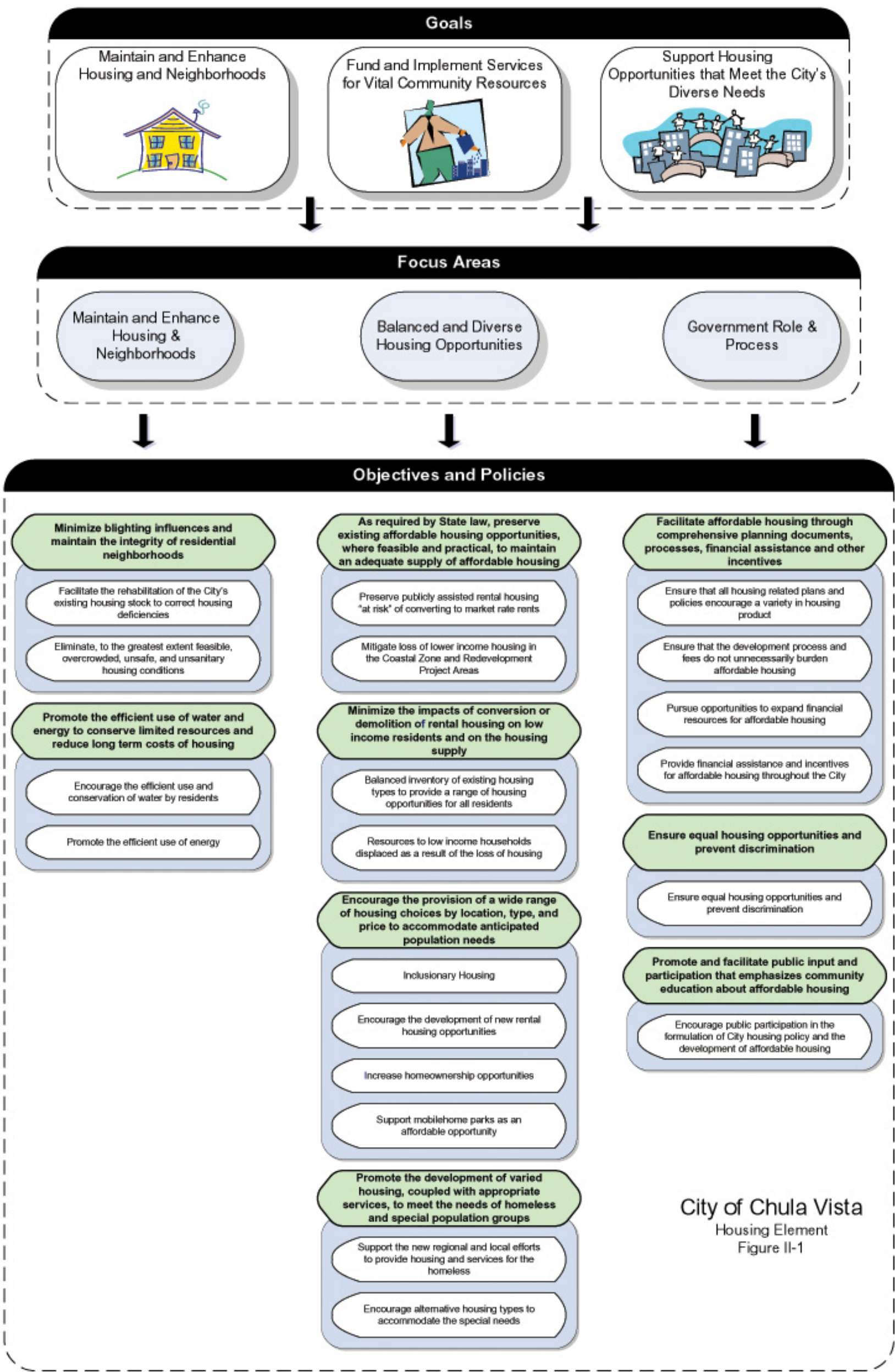
Goal 1: A Maintained and Enhanced Housing Stock and Neighborhoods;

Goal 2: Housing Opportunities that Meet the City’s Diverse Needs; and,

Goal 3: Maximized Funding and Implementation of Services Vital to Community Housing Needs.

To realize these goals, the Policy and Implementation Plan details objectives, policies, and implementing programs according to three major policy focus areas: 1) Maintain and Enhance Housing and Residential Neighborhoods; 2) Balanced and Diverse Housing Opportunities; and, 3) Government Role and Process. While the plan covers a broad array of housing issues that are applicable Citywide, the emphasis of the 2005-2010 Policy and Implementation Plan is on actions enabling the City to maintain and increase housing opportunities affordable to very low-, low-, and moderate-income households, particularly in the urbanized Northwest and Southwest Planning Areas.

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2.0 | **POLICY FOCUS AREAS**

The following three policy focus areas provide the foundation for implementing the City's Vision of providing housing opportunities for existing and future residents of Chula Vista and establishes a framework for decision-making to implement this vision.

Policy Focus 2.1 Maintain & Enhance the Quality of Housing and Residential Neighborhoods in the City:

Rehabilitation of the City's housing stock and preserving the integrity of residential neighborhoods by preventing deterioration and providing necessary capital improvements. Utilize community-based rehabilitation programs such as CHIP to encourage the maintenance and enhancement of residential quality.

Policy Focus 2.2 Support Housing Opportunities to Meet the City's Diverse Needs:

Utilizing available resources, seek to preserve and provide sufficient, suitable, and varied housing by small and large family size, type of unit, and cost, particularly permanent affordable housing that meets the diverse housing needs of existing and future residents of Chula Vista.

Policy Focus 2.3 Fund and Implement Services that Provide Vital Community Resources for Lower Income Residents:

Utilizing available resources, fund and implement services and programs that improve residents' ability to secure and maintain quality housing.

3.0 | **POLICY FOCUS AREAS, OBJECTIVES, POLICIES AND PROGRAMS**

The three policy focus areas provide the foundation for implementing the City's overall housing goals: 1) Maintain and Enhance Housing and Neighborhoods; 2) Balanced and Diverse Housing Opportunities; and, 3) Government Role and Process. These policy focus areas are further described below.

Each policy focus area is accompanied by at least one objective, or focused goal, and each objective has at least one policy, describing how the City will meet the objective. Objectives and policies are general in nature and serve as the framework for decision-making and priority setting. They address specific needs and are followed by related implementing programs and actions.

For each identified policy action, a level of priority has been assigned, a lead City Department identified, possible funding sources described, and an implementation timeline identified. The programs and policies in the Policy and Implementation Plan are categorized into two levels of priorities.

- **Level 1 Priorities** are those that the City is dedicating to address during the 2005-2010 planning period utilizing anticipated resources.
- **Level 2 Priorities** are those that the City acknowledges as important to address and will supplement Level 1 Priorities, based upon available resources.

Some of these policies and programs are currently being implemented, ongoing, and will continue through this planning period. However, many programs are newly proposed and will be implemented within this 2005-2010 planning period. A summary of all the objectives, policies and programs discussed in Part II is provided in Appendix E.



3.1 Maintain and Enhance Housing and Residential Neighborhoods

The City's existing housing stock plays an important role in providing a decent, safe and sanitary living environment for lower income households and in maintaining the quality of residential neighborhoods. With a majority of the existing housing citywide being 30 years or older (63 percent) by year 2010, there is a potential loss in value and quality as a result of deterioration. A significant number (22 percent) of the City's housing stock will be 50 years old by year 2010 and more likely to require major repairs. Within the West (area west of I-805), 33 percent of the housing stock is already 50 years old.

Programs to enforce building, health, and housing codes and the funding minor repairs and rehabilitation of housing will encourage the provision of decent, safe and sanitary housing and preserve neighborhood quality. The particular focus of the 2005-2010 Policy and Implementation Plan is repair, rehabilitation and improvement of housing and neighborhoods in the City's Northwest and Southwest Planning Areas.

Objective – H1

Enforce maintenance of safe and decent housing, enhance the quality of existing housing, and maintain the integrity of residential neighborhoods.

Policies & Programs

- H 1.1** Facilitate rehabilitation of the City's existing housing stock to correct housing deficiencies and increase the useful life of existing housing.

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- 1.1.1 Rehabilitation of Owner Occupied Housing: Continue successful implementation of the City's Community Housing Improvement Program (CHIP), which provides favorable loans to low-income homeowners and also provides grants for minor repairs to preserve and rehabilitate deteriorating homes and to provide greater accessibility for those with physical disabilities. Eligible rehabilitation activities also include improvements for water conservation, energy efficiency, and lead based paint abatement. Assistance will be targeted to homeowners residing in the Northwest and Southwest Planning Areas with priority given to those single-family and mobilehome owners of very low-income, special needs and/or senior households.

The City will also increase marketing and outreach efforts for the CHIP, especially in lower-income neighborhoods and mobilehome parks.

Priority Level:	1
Quantified Objective:	200 low-income units
Lead City Department:	Community Development Department
Funding Sources:	Existing CHIP Revolving Loan Fund
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

- 1.1.2 Neighborhood Revitalization: Continue to implement a pro-active program focusing financial resources and efforts that improve the conditions and appearances of identified target neighborhoods primarily through the "Neighborhood Revitalization Program" (NRP). This on-going program will target specific low-and moderate-income neighborhoods within the Southwest Planning Area that exhibit deficiencies in infrastructure. This program will prioritize needs of the neighborhood and provide funding for repair of infrastructure such as paving, curbs, gutters, sidewalks, and drainage facilities. City staff will develop a schedule of provisions of such improvements and combine it with available resources to provide financial leverage of all efforts and achieve maximum results.

Priority Level:	1
Lead City Department:	General Services Dept/Engineering Dept
Funding Source:	HOME, CDBG, other federal and state programs.
Implementation Timeline:	FYs 2006 & 2007 – Castle Park FYs 2008 & 2009 – Yet to be determined within the Southwest Area

- 1.1.3 Rental Housing Acquisition and Rehabilitation: Allocate local funds for affordable housing developers to acquire existing rental housing that is substandard, deteriorating or in danger of being demolished. A minimum of twenty percent of the units, once rehabilitated, will be set aside for very low-income households at affordable rents. Assistance will be targeted to rental housing within the Northwest and Southwest areas of the City, with priority given to those within Redevelopment Project Areas.

Priority Level:	2
Quantified Objective:	100 housing units
Lead City Department:	Community Development Department
Funding Source:	HOME; Redev Low Mod Housing Set aside
Implementation Timeline:	Ongoing/ Annual review of progress

- 1.1.4 Pursue Funding for Housing Related Environmental Hazard Control: Proactively pursue available Federal or State funding to reduce housing related environmental hazards, including lead hazard control, building structural safety, electrical safety, and fire protection to address multiple childhood diseases and injuries in the home, such as the Healthy Homes Initiative.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2008

H 1.2 Eliminate, to the greatest extent feasible, overcrowded, unsafe, and unsanitary housing conditions through the enforcement of building, safety, and housing codes.

- 1.2.1 Multifamily Housing Inspection: Provide for the continuance of a multifamily inspection program that evaluates conditions of rental housing complexes of three or more units and reports violations to the City's Code Enforcement Division regarding current health and safety codes. The City will follow up on all reports of violations to ensure the correction of any identified deficiencies.

Priority Level:	1
Lead City Department:	Code Enforcement Division

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Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 1.2.2 Mobilehome Inspection Program: Provide for the continued systematic inspection of mobilehome and trailer park communities for compliance with Title 25 of the California Code of Regulations to promote safe and sanitary housing and neighborhoods. For those lower income mobilehome owners, where necessary work is fairly extensive, referrals to the City's Community Development Department and Housing Division are made to assist in compliance with Title 25 Regulations.

Priority Level:	1
Lead City Department:	Code Enforcement Division
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 1.2.3 Code Enforcement Activities: Continue Code Enforcement activities that proactively monitor housing and neighborhood conditions for adherence to minimum standards of habitability and appearance by responding to service requests from concerned citizens. More proactive Code Enforcement Division efforts shall be focused within older neighborhoods in the Southwest Planning Area exhibiting deferred maintenance issues. Extensive code violations noted in owner-occupied homes of very low-and low-income households shall be referred to the City's Community Development Department for information related to the CHIP.

Priority Level:	1
Lead City Department:	Code Enforcement Division
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

Objective – H2

Promote efficient use of water and energy through adopted standards and incentive-based policies to conserve limited resources and reduce long-term operational costs of housing.

Policies & Programs

H 2.1 Encourage the efficient use and conservation of water by residents.

- 2.1.1 Water Conservation Practices: Promote the inclusion of state-of-the art water conservation practices in existing and new development projects where proven to be safe and environmentally sound.

Priority Level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 2.1.2 Landscaping: Promote the use of low water demand (xeriscape) landscaping and drought tolerant plant materials in existing and new development.

Priority Level:	1
Lead:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 2.1.3 Water Conservation Plans for Development: Pursuant to the City's Growth Management Program, continue to require the preparation and implementation of Water Conservation Plans for large development and redevelopment projects in accordance with the City's Water Conservation Plan Guidelines or its equivalent.

HOUSING ELEMENT

PART II

Priority Level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

- 2.1.4 Public Education for Water Conservation: Promote water conservation by residents through appropriately targeted education and community programs.

Priority Level:	1
Lead City Department:	Conservation & Environmental Services
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

H 2.2 Promote the efficient use of energy.

- 2.2.1 Building Energy Efficiency into Housing: Encourage residential developers/builders to maximize energy efficiency through appropriate site and building design and through the use of energy efficient materials, equipment, and appliances.

Priority Level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

- 2.2.2 Public Education for Energy Conservation: Develop and distribute pertinent information about the benefits of energy conservation and available energy conservation incentive programs to residents and developers and builders of housing.

Priority Level:	<i>1</i>
Lead City Department:	Conservation & Environmental Services
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

- 2.2.3 Residential Title 24: Continue to perform a Residential Title 24 Energy Analysis and enforce these requirements as part of building plan check procedures.
-

Priority Level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

- 2.2.4 Green Building: Promote the development of high-performance, sustainable buildings that meet LEED (Leadership in Energy and Environmental Design) certification requirements through land use development standard incentives as may be adopted in Specific Plans for the Northwest, Southwest, and Bayfront planning areas and General Development Plans and Sectional Planning Area Plans for the East planning area.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	<i>2008</i>



3.2 Balanced and Diverse Housing Opportunities

Chula Vista is a community with a diverse population and housing stock, particularly in the western area of the City. Housing should be preserved and created to maximize housing opportunities for larger households, a growing senior population, special needs groups, and very low-and low-income families.

The disparities in household income, age and types of housing available between the eastern and western portions of the City demonstrates a need to promote greater diversity in housing choices related to pricing and housing type within each of these geographic areas. When areas of the City are predominated by one type of housing or tenure (owner versus renter occupied), it limits the housing choices of residents and perpetuates the established disparities and associated social issues. The provision of a variety of housing types in terms of density, size, and more importantly tenure and providing these units in appropriate locations to minimize the creation of economic housing enclaves, will enable the City to accommodate the varied needs and desires of the community in order to achieve more balanced residential communities and to meet underserved housing needs of lower income households.

The provision of new housing opportunities within mixed-use areas and at higher density levels, particularly in transit focus areas and identified town centers, is encouraged. Mixed use and compact developments can result in easier access to goods and services, and increased employment and business opportunities, and the creation of vibrant community places.

Objective – H 3

As required by State law, preserve existing affordable housing opportunities, when feasible and practical, to maintain an adequate supply of affordable housing.

Policies & Programs

H 3.1 Preserve publicly assisted rental housing “at-risk” of converting to market rate rents.

- 3.1.1 Expiring Affordability Restrictions: Proactively work with property owner(s) of two (2) “at-risk” assisted housing developments whose affordability restrictions are due to expire by 2010 (Canterbury Court and Eucalyptus Parkview) and affordable housing developers to evaluate the viability of continuing the affordability of such housing through owner participation, public subsidies or participation by affordable housing developers.

Priority Level:	1
Quantified Objective:	216 low-income housing units
Lead City Department:	Community Development Department
Funding Source:	HOME; Redev Low and Mod Housing Set aside
Implementation Timeline:	2007; 2009

- 3.1.2 First Right of Refusal to Maintain Affordable Housing: Evaluate the appropriateness of and modify the terms within required Affordable Housing Agreements that will allow opportunities to maintain the housing as affordable beyond the termination date of the Agreement and providing residents notice prior to termination dates of Agreements. Such opportunities could include a first right of refusal to the City/Agency to purchase the housing for the purpose of continuing the affordability and/or adequate noticing to residents prior to expiration of Agreements to offer them alternative housing options.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Beginning in 2006 and ongoing/ Annual review of progress

H 3.2 Monitor housing located in the Coastal Zone and Redevelopment Project Areas occupied by low-and moderate-income households and mitigate the loss of housing in these areas.

- 3.2.1 Monitoring of Units Lost: Comply with State Law regarding the monitoring and reporting of housing units occupied by low-or moderate-income households demolished within the Coastal Zone and Redevelopment Project Areas.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Annually

- 3.2.2 Replacement Housing: Where conversion or demolition of housing units in the Coastal Zone or Redevelopment Project Areas occupied by low-or moderate-income households is proposed, replacement of such housing will be completed in accordance with State Law and the City's adopted Local Coastal Plan and Redevelopment Plan.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	HOME; Redev Low Mod Housing Set aside
Implementation Timeline:	Ongoing/ Annual review of progress

Objective – H 4

Minimize impacts on housing choice within each of the four geographic planning areas, especially to very low-and low-income residents, that result from conversion or demolition of rental housing units.

Policies & Programs

H 4.1 Promote an equitable distribution of housing types (e.g., multi-family rental and owner occupied housing) based upon identified needs within the Northwest, Southwest, and East Planning Areas to provide a range of housing opportunities for all income levels.

- 4.1.1 Community Impact Report: Consider requiring a “Community Impact Report” (“CIR”) on a project-by-project basis to evaluate and determine a project’s impact on the availability of adequate rental housing within the geographic Planning Area and to very low-and low-income residents. Equitable standards and criteria to determine when a CIR is required by development applicants and the specific review procedures and submittal requirements for CIRs would need to be established. If determined to have a negative impact, consider mitigation measures such as a fee to develop new rental housing or relocation assistance for those impacted low-income residents. The preparation of a CIR could be applicable to condominium conversions, mobilehome park closures/conversions and demolition of existing housing developments to be replaced by new housing.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Commence Policy 2007/ <i>Annual review of progress</i>

- 4.1.2 Mitigation Fee for Lost Units: Evaluate feasibility of establishing a fee to be paid by those residential developments, such as condominium conversions and demolition of housing for the purposes of new development, that negatively impact the availability of rental housing stock within the geographic Planning Area. Funds would be used to facilitate the development of new affordable rental housing. When establishing a potential mitigation fee, the City should consider a fee that facilitates the new construction of affordable rental housing while not impeding other housing development opportunities.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2008

H 4.2 Provide resources to very low-and low-income households based upon household size and income level displaced as a result of the rental housing loss, particularly the most economically vulnerable - the working poor, seniors age 62 or over, and persons with disabilities.

- 4.2.1 Mobilehome Park Conversion: Continue to enforce CVMC Chapter 9.40 to protect the rights of residents as mobilehome/trailer parks are closed or converted to other uses. Evaluate the appropriateness of amendments to the Municipal Code to enhance the protection of the most economically vulnerable residents where the park serves as their primary residence. Consider such elements as adequate bilingual noticing and relocation assistance, to afford some level of protection for very low-and low-income residents. When establishing relocation assistance, the City should consider requiring appropriate assistance for residents while not impeding alternative development opportunities on the site.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2006-07

- 4.2.2 Condominium Conversion: Evaluate the appropriateness of amendments to Chula Vista Municipal Code Chapter 15.56 (Condominium Conversion) to evaluate and determine a project's impact on the availability of a balance of housing opportunities, in terms of tenure of housing, within the geographic Planning Area and provide a heightened level of protection and assistance for those households where the housing serves as their primary residence, particularly the most economically vulnerable. Such provisions may address: adequate bilingual noticing, relocation assistance, requiring a portion of the units as affordable to low-and moderate-income households, a threshold requirement related to the availability of rental housing for the conversion of rental units, and a physical elements report. Also refer to related Policies 4.1.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2007

- 4.2.3 Tenant Rental Assistance: Develop and fund a short-term rental assistance program to provide rent subsidies for a maximum of 24 months for those residents displaced as a result of the conversion or demolition of their housing or unsafe and/or substandard conditions as identified in the California Housing Code and Fire Code.

Assistance will target those most economically vulnerable including: very low-income residents, low-income residents with minor children and residents with a head of household who is permanently disabled or a senior citizen age 62 or over. Establish standards and criteria to prioritize households who are most economically vulnerable and level of assistance based upon household size and income.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	HOME
Implementation Timeline:	2006

- 4.2.4 Housing Resource Program: Develop a “Housing Assistance Resource Program” which could provide tenant education of rights and procedures for conversions of rental housing to condominium or market priced housing and mobilehome/trailer parks to other uses and offer informational services to any displaced very low-and low-income renters, such as rental listings and moving assistance referrals.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Redev Low Mod Housing Set aside
Implementation Timeline:	2007

Objective – H 5

Encourage the provision of a wide range of housing choices by location, type of unit, and price level, in particular the establishment of permanent affordable housing for low-and moderate-income households.

Policies & Programs

- H 5.1** Balanced Communities-Affordable Housing: Require newly constructed residential developments to provide a portion of their development affordable to low-and moderate-income households.

- 5.1.1 Affordable Housing ("Inclusionary") Policy: Continue to implement the Balanced Communities-Affordable Housing Policy first adopted by the City's Housing Element in 1981. Current requirements include the provision of 10 percent (5 percent low-income and 5 percent moderate-income) affordable housing within the development ("on-site"). This policy shall apply to projects consisting of 50 or more dwelling units. Alternatives to the on-site provision of housing include, in order of priority, "off-site" provision of affordable housing and payment of an in-lieu fee. Such alternatives can be considered, at the sole discretion of the City, upon determination of a finding of "unreasonable hardship" to the development and such alternative being in the "public interest".

Priority Level:	1
Quantified Objective:	300 low-income units and 300 moderate-income units.
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 5.1.2 Affordable Housing Policy for Infill Development: Evaluate the appropriateness of revising the Balanced Communities – Affordable Housing Policy to more appropriately reflect its application to infill urbanized housing developments. Possible amendments may include lowering the unit threshold of applicability, increasing the percentage of affordable housing units required, targeting very low-and low-income households, encouraging flexibility in the methods of compliance, ensuring consistency with the affordable housing requirements of Community Redevelopment Law, and project based incentives for developments that provide additional public benefit such as housing on-site, deeper affordability levels, large family units, and/or an increase in the number of affordable units.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2007

- 5.1.3 Affordable Housing Policy – Adoption of an Ordinance: Consider implementation of the City's Balanced Communities - Affordable Housing Policy 5.1.1) through the adoption of an Ordinance.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2007

H 5.2

Encourage the development of sufficient and suitable new rental housing opportunities within each of the City's four geographic Planning Areas, particularly for very low-and low-income households.

- 5.2.1 New Rental Housing: Promote, through incentives (i.e., fee reductions/deferrals, streamlined project approvals, etc.), the development of new rental housing affordable to very low-and low-income households where such housing will provide a balanced inventory of housing types (e.g., multi-family rental and owner occupied housing) within the Northwest, Southwest, East and Bayfront Planning Areas. Unit mix, in terms of number of bedrooms should be consistent with the identified need with a particular emphasis on large family units (3 or more bedrooms). Encourage the inclusion of housing for very low-and low-income households within the actual development (“on-site”) and/or in areas that offer residents easy access to goods, services, jobs, transportation, education and recreation.

Priority Level:	1
Quantified Objective:	50 lower-income units in the East 260 lower-income units in the West
Lead City Department:	Community Development Department
Funding Source:	HOME; Redev Low Mod Housing Set aside
Implementation Timeline:	Ongoing/ Annual review of progress

- 5.2.2 Incentives for Rental Housing: Consider the formal adoption of project-based incentives that encourage development of additional new rental housing opportunities, particularly to accommodate very low-income households, large families, and special needs populations. Also refer to Policies H 7.2 and 7.4 for possible assistance and incentives.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	HOME; Redev Low Mod Housing Set aside
Implementation Timeline:	Ongoing/ Annual review of progress

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- 5.2.3 Incentives for Housing Located in Redevelopment Project Areas: Provide incentives for projects located in redevelopment project areas to provide affordable housing within the proposed project ("on-site") and to exceed affordable housing requirements established by the Community Redevelopment Law (CRL), particularly for those income categories least served. Also refer to Policies H 7.2 and 7.4 for suggested assistance and incentives.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Redev Low Mod Housing Set aside
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

H 5.3

Support efforts to increase homeownership rates, particularly in the Northwest and Southwest Planning areas, meeting or exceeding the regional average as a means to build individual wealth and stabilize existing residential neighborhoods.

- 5.3.1 First Time Homebuyer Assistance: Continue assistance to low-income households in purchasing their first home through the City's First Time Homebuyer Down Payment and Closing Cost Assistance Program. Consider amendments, as necessary, to the Program to adequately reflect real estate market conditions.

Priority Level:	1
Quantified Objective:	30 low-income households.
Lead City Department:	Community Development Department
Funding Source:	Department Budget; Program funded through HOME funds
Implementation Timeline:	2007

- 5.3.2 Continued Occupancy for Homeownership Units: Consider enhancements to policies and programs that further encourage long-term occupancy of housing by a low-income household, where practical.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

- 5.3.3 New For Sale Housing: Promote and support the development and sale of new entry-level homes, including non-traditional land use and financial approaches such as cooperatives, community land trusts, and manufactured housing, that are affordable to low-and moderate-income households where such housing will provide a balanced inventory of housing types (e.g., multi-family rental and owner occupied housing) within the Northwest, Southwest, and East Planning Areas. Unit mix, in terms of number of bedrooms should be consistent with the identified need, with a particular emphasis on large family units (3 or more bedroom units). Encourage the inclusion of housing for low-and moderate-income households within the actual development (“on-site”).

Priority Level:	1
Quantified Objective:	200 low-and 200 moderate-income units in the East 30 to 50 low-and moderate-income units in the West
Lead City Department:	Community Development Department
Funding Source:	Private resources
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

- 5.3.4 Mortgage Credit Certificates (MCC): Continue to participate with the County of San Diego and other cities to issue and renew Mortgage Credit Certificates (MCC) to qualified first-time low-and moderate-income homebuyers. First-time homebuyers are referred by the Community Development Department to the administering agency.

Priority level:	1
Quantified Objective:	25 households
Lead City Department:	Community Development Department
Funding Source:	Federal Tax Credits
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

- 5.3.5 Homebuyer Education & Counseling: Support and encourage developers, lenders and social service organizations to provide educational programs, loan counseling, and materials for homeowners and potential homeowners on home maintenance, improvement, and financial management. The purpose of these educational programs will be to help first-time homebuyers prepare for the purchase of a home and to understand the importance of maintenance, equity, appreciation, and personal budgeting to minimize foreclosure rates.

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Priority Level:	2
Lead Agency:	Community Development Department
Funding Source:	HOME
Implementation Timeline:	Ongoing/ Annual review of progress

- 5.3.6 Support Private Financial Assistance Programs: Support and encourage lenders, community development organizations and others to use non-traditional financial approaches to assist low-and moderate-income first time homebuyers such as Individual Development Accounts and other emerging financial approaches.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Private resources
Implementation Timeline:	Ongoing/ Annual review of progress

- 5.3.7 Pursue Additional Financing Sources: Proactively pursue Federal, State or private funding to provide additional resources specifically targeting teachers and public safety personnel.

Priority Level:	2
Lead Agency:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2008

H 5.4 Support mobilehome parks as an affordable homeownership opportunity, consistent with the General Plan.

- 5.4.1 Mobilehome Space Rent Review: Continue to enforce CVMC Chapter 9.50 to protect mobilehome residents' investment in their home while at the same time providing a reasonable return to the park owner in order to preserve this affordable housing alternative. Monitor and revise this Ordinance, as necessary, to ensure the provision of fair and reasonable rents for residents and a reasonable rate of return for park owners.

Priority Level:	1
Lead City Department:	Community Development Department
Funding:	Department Budget
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

- 5.4.2 Resident Ownership of Mobilehome Parks: When mobilehome park owners want to sell their parks, promote the purchase by park residents through technical assistance in preparing applications for funding sources such as the State Mobilehome Assistance Program and in accordance with CVMC Chapter 9.60, supporting California Civil Code Section 798.80. Accordingly, resident organizations shall have a right to purchase a park listed for sale if the organization is able to reach an acceptable price and terms and conditions of a purchase with the mobilehome park owner. Financial assistance provided by the City, Agency, State, or other funding sources may be limited to income eligible residents and require affordable housing costs. Focus assistance on uses that are consistent with the General Plan within Mobilehome Park (MHP) zone designations; not those that are non-conforming uses.

Priority Level:	2
Lead City Department:	Community Development Department
Funding:	State MPROP; HOME
Implementation Timeline:	Ongoing/ <i>Annual review of progress</i>

Objective – H 6

Promote the development of a variety of housing choices, coupled with appropriate services, to meet the needs of special population groups, including the homeless, those “at-risk” of becoming homeless, persons with physical and/or development disabilities, emancipated foster youth, students, athletes at the Olympic Training Center, single-parent households, farmworkers and seniors.

Policies & Programs

H 6.1 Support the coordination of existing and new regional and local efforts to provide housing and services for the homeless through a continuum of care model.

- 6.1.1 Homeless & “At-Risk” Homeless-Regional Planning: Continue to participate in regional planning efforts to address needs of the homeless, including the Regional Task Force for the Homeless and the South Bay Homeless Coalition.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.1.2. Homeless & “At-Risk Homeless” – Regional Funding: Continue to support regional funding efforts to develop new housing facilities for the homeless and maintain existing facilities and services, including the Regional Continuum of Care Council for San Diego County and its application for funding through the Federal Supportive Housing Program, local FEMA Board, County of San Diego Hotel/Motel Voucher Program and temporary winter shelters.

Priority Level:	1
Lead City Department:	Community Development Department

Funding Source:	CDBG, HOME, Redev Low Mod Housing Set aside, FEMA, other federal programs, and private sector programs.
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.1.3 Existing & New Emergency Shelters & Transitional Housing: Continue in-kind and financial assistance for existing and new emergency shelters and transitional housing facilities that serve the City by providing technical assistance, siting opportunities, grants, or low cost loans to operating agencies.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	CDBG, HOME, Redev Low Mod Housing Set aside, FEMA, other federal programs, and private sector programs.
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.1.4 Information of Resources for Basic Needs: Develop publicly distributed informational materials to provide contact information regarding basic needs, such as emergency food, shelter, and services for the homeless.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	CDBG and private sector programs.
Implementation Timeline:	2008

H 6.2

Encourage the development of alternative housing types in locations with easy access to goods, services, transportation, recreation and other appropriate services to accommodate the special needs of seniors, persons with disabilities, emancipated foster youth, students, athletes, and single person households.

- 6.2.1 Second Dwelling Units: Continue to allow construction of new accessory secondary dwelling units in areas where the units do not compromise the neighborhood character, as defined in Section 19.58.022, Accessory Second Dwelling Units, of the Chula Vista Municipal Code.

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Priority Level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.2.2 Shared Living: Support programs for shared living that connect those with a home and are willing to share living accommodations with those that are seeking housing, particularly seniors, students, and single person households.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	CDBG
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.2.3 Co-Housing: Evaluate the viability of co-housing where residents share common facilities (e.g., cooking facilities) and amendments to Title 19 of the Chula Vista Municipal Code and other documents, where appropriate, to facilitate its development.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Department budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.2.4 Farmworker Housing: Continue to monitor the continued availability of farmworker housing at the Brisa del Mar development to ensure the continued provision of housing to meet the needs of the City's farmworker population.

Priority Level:	1
Quantified Objective:	34 rental housing units
Lead City Department:	Planning & Building Department
Funding Source:	Department budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.2.5 University Housing: Encourage the development of a variety of housing types in the University Village Focus Area in the East, recognizing the need for higher residential densities and the need for varied housing resulting from the proposed university, such as housing for students, faculty and employees.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Private Resources; HOME
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.2.6 Olympic Training Center Housing: Encourage the development of housing located at the Olympic Training Center (OTC) for athletes and employees participating in programs at the Center.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Private Resources
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.2.7 Accessible Housing Regulations: Continue to maintain and implement California Title 24 provisions for the review and approval of residential developments.

Priority Level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 6.2.8 Senior Housing Services: Encourage the development of senior housing developments through incentives (i.e, expedited processing, fee waivers, etc.) that provide a wide range of housing choices from independent living to assisted living with access to services on-site, including healthcare, nutrition, transportation and other appropriate services.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress



3.3 Government Role & Process

Local Government plays a significant role in fostering the development of affordable and special needs housing. Conversely, in its efforts to protect and enhance the overall community, local government can implement land use controls, building codes, development standards, permit and processing procedures, and fees and exactions, that constrain the operations of the private, nonprofit, and public sector when introducing new housing products to market. These constraints can result in limiting the supply of housing and increasing the costs of development (see Appendix B). Programs aimed at mitigating these constraints and evaluating the necessity of these requirements can assist in decreasing the overall cost of housing production while at the same time protecting the community and the environment.

OBJECTIVE – H 7

Facilitate the creation, maintenance, preservation and conservation of affordable housing for lower and moderate-income households through comprehensive planning documents and processes, and the provision of financial assistance and other incentives.

Policies & Programs

- H 7.1** Ensure Chula Vista's plans and policies addressing housing, such as the Zoning Ordinance, Sectional Planning Area Plans, and Specific Plans, encourage a variety of housing product that responds to variations in income level, the changing live-work patterns of residents and the needs of the City's diverse population.

- 7.1.1 Specific Plans: Develop and consider for adoption Specific Plans for the Urban Core and Southwest Planning Areas in order to implement the General Plan Update which will allow the development of higher density housing, particularly within identified mixed use residential and mixed use transit focus areas.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2006-07 (UCSP) 2007-08 (Southwest)

- 7.1.2 Zoning: Update Title 19 of the Chula Vista Municipal Code, to implement housing-related land use policy contained in the General Plan Update of 2005.

Priority level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Target Year(s):	2008

- 7.1.3 Remove Constraints to Housing for Persons with Disabilities: Review and update applicable sections of the Chula Vista Municipal Code and Building code and other City processes to remove identified constraints, if any, and establish a formal reasonable accommodation procedure to grant exception in zoning and land use for persons with disabilities.

Priority Level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	2008

H 7.2 Ensure the entitlement process and infrastructure levies do not affect the feasibility of affordable housing development.

- 7.2.1 Priority Processing: Assign priority processing of the necessary entitlements and plan checks to expedite the development process for residential developments, which do not require extensive Engineering or environmental review, with at least 15 percent of the units as affordable for very low-and low-income households.

Priority Level:	1
Lead City Departments:	Planning & Building Department; Community Development Department
Funding Source:	Fee Ordinance
Implementation Timeline:	Ongoing/ Annual review of progress

- 7.2.2 Development Fees: Continue to consider subsidizing, waiving, or deferring fees for affordable units for very low-and low-income households on a case-by-case basis. Requests are evaluated based upon the development's effectiveness and efficiency in achieving the City's underserved housing needs and as allowed by the City's Municipal Code. Also refer to related H Policy 7.4.5.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 7.2.3 Flexible Development Standards: Continue to encourage the provision of flexible development standards in residential zoning districts as part of the City's discretionary review process to facilitate the development of housing for very low-and low-income households.

Priority Level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 7.2.4 Article XXXIV: Assess the applicability of Article XXXIV of the California Constitution to certain housing developments where the City and/or Agency are considering financial assistance or other incentives to assist in the development of affordable housing. Evaluate the appropriateness of a possible referendum to obtain more authority for the City/Agency's development, construction or acquisition of "low rent housing."

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2006

H 7.3 Pursue opportunities to expand financial resources assisting housing development for lower and moderate--income households.

- 7.3.1 Expand Redevelopment Project Areas: Evaluate the viability of expanding redevelopment project areas to include more residential areas.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2007

- 7.3.2 Maximize Redevelopment Funds: Develop financial strategies that maximize redevelopment income streams, such as bond financing.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Target Year(s):	2007

- 7.3.3 California Reinvestment Act: Work with local financial institutions to meet their community reinvestment obligation under the Community Reinvestment Act.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Department Budget

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Implementation Timeline:	Ongoing/ Annual review of progress
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- 7.3.4 Pursue Affordable Housing Funding: Proactively pursue available Federal or State funding to increase, preserve, and enhance housing affordable to low-income households.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	2008

H 7.4

Provide financial assistance and incentives for the preservation and creation of affordable housing to address the underserved financial needs of very low-and low-income households throughout the City.

- 7.4.1 Density Bonus: Amend Title 19 of the Chula Vista Municipal Code to authorize a density bonus and/or other incentives for new housing developments and condominium conversions providing the required affordable housing as specified in the California Government Code.

Priority Level:	1
Lead City Department:	Community Development Department; Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	2007

- 7.4.2 Land Banking: Actively identify and pursue the acquisition of sites located in proximity to goods, services, jobs, transportation, education, recreation and/or other amenities for permanent affordable housing.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Redev Low Mod Housing Set aside
Implementation Timeline:	Ongoing/ Annual review of progress

- 7.4.3 Public Property: Evaluate the viability of providing affordable housing on City or Redevelopment Agency owned property that becomes available or is deemed surplus property.

Priority level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 7.4.4 Affordable Housing in Public or Quasi-Public Zones: Evaluate the appropriateness of allowing affordable housing within public or quasi-public zoning designations, when appropriate.

Priority Level:	1
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 7.4.5 Financial Assistance: Continue evaluating on a case-by-case basis requests from developers **and owners of new or existing residential development** for financial assistance to provide affordable housing opportunities for very low-and low-income households **within such developments**. Requests are evaluated based upon the development's effectiveness and efficiency in achieving the City's underserved housing needs, such as very low-income households and rental housing for large families. Assistance will be offered to the extent that resources and programs are available.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	CDBG; HOME; Redevelopment Agency Low Mod Fund
Implementation Timeline:	Ongoing/ Annual review of progress

Objective – H 8

Ensure the availability of housing opportunities to persons regardless of race, color, ancestry, national origin, religion, sex, disability, marital status, and familial status, source of income or sexual orientation.

Policies & Programs

H 8.1 Ensure equal housing opportunities to prevent housing discrimination in the local housing market

- 8.1.1 Affirmative Marketing & Leasing: Require affordable housing developments for low-and moderate-income households to comply with the following policies:
- In marketing and leasing efforts, require outreach to minority communities, including advertising in multi-lingual media;
 - Require the monitoring of lease and sales efforts for compliance with affirmative marketing; and,
 - Require periodic reporting to the Community Development Department on the composition of resident populations in units, income levels and affordability of the units.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 8.1.2 Fair Housing Education & Counseling: Continue implementation of support programs for outreach and education on housing rights to ensure information and materials are available to the entire community through a variety of means, fair housing counseling, and resolution of fair housing complaints. Where appropriate, refer to other agencies, including State and Federal enforcement agencies.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	CDBG
Implementation Timeline:	Ongoing/ Annual review of progress

Objective – H 9

Promote and facilitate early, transparent public input and participation emphasizing community awareness of the City of Chula Vista's goals, tools, available resources and programs for lower income households.

Policies & Programs

- H 9.1** Encourage meaningful public participation by all segments of the community, including low-and moderate-income residents, the business sector, social service agencies, renters and homeowners, when reviewing and developing City housing policies and affordable housing projects.

- 9.1.1 Public Input & Participation: Incorporate public input and participation in the design and development of City housing plans and policies.

Priority Level:	1
Lead City Departments:	Planning & Building Department; Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

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- 9.1.2 Bilingual Noticing: Expand the City's bilingual noticing requirements for pending actions, meetings, and workshops sponsored by the City and/or Agency related to affordable housing for low-and moderate-income households.

Priority Level:	1
Lead City Department:	Planning & Building Department; Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 9.1.3 Public Outreach & Education of Resources: Initiate a bilingual educational campaign to Spanish speaking lower income renters in the Northwest and Southwest Planning Areas to provide information on the City's housing resources and programs.

Priority Level:	2
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 9.1.4 Marketing of Affordable Housing Sites: Require through conditions of approval on discretionary permits, the development of outreach or other appropriate marketing materials identifying the location and type of affordable housing sites citywide to ensure existing and potential residents are aware of affordable housing opportunities.

Priority Level:	2
Lead City Department:	Planning & Building Department
Funding Source:	Department Budget
Implementation Timeline:	Ongoing/ Annual review of progress

- 9.1.5 Annual Housing Report: Provide an annual report to an oversight body to advise the City Council on the City's existing housing stock and policies. The annual report shall provide for a monitoring and reporting of updated housing data relative to housing starts, demolition and conversion of rental housing, affordability levels, market trends, existing housing by tenure and type and by geographic areas, and other relevant data and an evaluation of progress in implementing the policies of the Housing Element. The annual report shall also be made available for review in public locations.

Priority Level:	1
Lead City Department:	Community Development Department
Funding Source:	Department Budget
Implementation Timeline:	Annually

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1.0 | **OVERVIEW: QUANTIFIED OBJECTIVES**

California Housing Element Law requires jurisdictions to estimate the number of affordable housing opportunities that will be created over the five-year planning period. The City has two sets of numerical housing goals; the City's share of the SANDAG Regional Housing Needs Assessment (regional share goals) and the Quantified Objectives for Affordable Housing Production. The total regional share goal is to provide adequate land resources to accommodate approximately 11,300 new housing units, 6,550 of which are for low- and very low-income households. To determine the adequacy of land for very low- and low-income households, the City must demonstrate the availability of land zoned for 30 dwelling units per acre or greater. The analysis of adequacy of available land resources is provided in Appendix C of the Housing Element.

This total housing need is greater than the City has available resources to facilitate. Therefore, the City establishes a quantified objective for the actual creation of affordable housing opportunities and the provision of other housing assistance.

2.0 | QUANTIFIED OBJECTIVES

Part II of the Housing Element outlines policies and programs that range from the new construction of housing, rehabilitating housing, and other housing assistance programs such as rental assistance, homebuyer assistance, and homeless services. These programs and policies are categorized into two levels of priorities:

- **Level 1 Priorities** are those that the City is dedicated to addressing within the five years with the expected resources.
- **Level 2 Priorities** are those that the City acknowledges as important to address should resources allow.

Many programs and policies reduce barriers and create opportunities for a balanced community. These goals are essential to meeting the City's housing needs, but are more qualitative in general. The quantified objectives adopted by the City of Chula Vista are based upon the Level 1 goals, policies and programs outlined within the City's Plan of Action, as outlined in Part II. The City reasonably expects that a total of 5,171 households will be assisted, as summarized in Table III-1 below. A more detailed summary of the specific programs and the associated priority level and quantified objective is provided in Appendix E.

Table III-1 Summary of Objectives 2005-2010				
Activity	Very-Low	Low	Moderate	TOTAL By Activity
New Affordable Units				
Rental	75	125	100	300
For-Sale		200	225	425
Assistance				
First time Homebuyer Assistance		30		30
Mortgage Credit Certificates			25	25
Shared housing	300			300
Mobile Home Space Rent Review	80	20		100

**Table III-1
Summary of Objectives
2005-2010**

Activity	Very-Low	Low	Moderate	TOTAL By Activity
Local Rental Assistance	80			80
Education, Referrals, Fair Housing		80		80
Homeless Services	105			105
Rehabilitation				
Owner-Occupied	120	80		200
Renter-Occupied	20	80		100
Preservation				
"At-Risk" Units		216		216
Condominium Conversion			40	40
Farmworker Housing	34			34
Conservation				
Multi-Family/Mobile Home Inspection	2,178	1,122		3,300
Code Enforcement (owner)				
Code Enforcement (rental)				

If additional resources become available, the City reasonably expects that up to an additional 1,680 households will be assisted. These quantified objectives were derived from the Level 2 goals, policies and programs outlined within the City's Plan of Action, Part II of the Housing Element.

Additionally, there are housing programs and services available to Chula Vista residents that the City does not administer. For example, approximately 2,500 Chula Vista residents receive Section 8 rental assistance through the County of San Diego. These households pay an affordable rental rate while residing in market rate rental housing. These types of programs and services were not included in the City's Plan of Action or the quantified objectives, as the City does not directly provide support.

3.0 | **PLANNING FOR NEW CONSTRUCTION**

Table III-2 shows the new construction goals for the City during the planning period from 2005-2010 based upon Chula Vista's share of the Regional Housing Needs Assessment (RHNA). Additionally, due to the delays in determining the regional allocations of new construction need or RHNA by jurisdiction in the SANDAG region, the actual planning period is a 7 ½ year period, beginning in January of 2003. As a result of this delay in regional allocations, the City of Chula Vista may count as credit those units constructed during the period January 2003 through June 2005.

New construction is heavily dependant on market demands, Federal, State, and County programs, and private funding. Even with very aggressive policies and programs, given that areas in western Chula Vista are primarily mature and built-up and the remaining large tracts of vacant land in the east are already planned and ready for development, the previous years' housing production record and limited public financing for affordable housing, these objectives are likely to be unachievable. Therefore, the City cannot guarantee these needs will be met. The availability of land suited to meet this goal is described in Appendix C.

The City anticipates that much of the new construction will result from building out the newly developing master planned communities in the East Planning Area and increased pressure for infill development, redevelopment, and mixed-use development, especially in the City's Urban Core Specific Plan Area. It is anticipated that nearly 1,000 housing units or 8 percent of the anticipated construction of market rate or above moderate construction will be built within the Northwest and Southwest Planning Areas.

Previous housing production has demonstrated that new construction of housing for very low- and low-income households falls short of the projected need. The estimated gap between the costs of producing a unit and what a very low- or low-income household can financially support is enormous. Capital subsidies, primarily from federal, state, and local funding programs, are necessary for the production of housing for these income groups. With the availability of future public subsidies impossible to predict, the City assumes an anticipated funding level that sustained the last decade's affordable housing production. However, setting the goals to be more "realistic" and achievable" does not accurately reflect the need.

Table III-2
NEW HOUSING CONSTRUCTION OBJECTIVES
2005-2010

Income Category	RHNA Construction Need	New Units Constructed (Jan 2003 – June 30, 2005)	Remaining RHNA Construction Needed
Very Low	3,875	30	3,845
Low	2,945	241	2,704
Moderate	3,255	538	2,717
Above Moderate	7,148	5,107	2,041
Total	17,223	5,916	11,307

Chula Vista will use the RHNA new construction goals as a long-term target that it hopes to achieve but will annually assess its housing priorities against the reality of available resources. Each year as resources are known to be, or reasonable expected to become available, shortfalls in achieving goals and actions outlined within Part II and the quantified objectives specified within this Part can be assessed, program targets shifted appropriately and resources allocated effectively and efficiently.

4.0 IMPLEMENTATION TOOLS

The City of Chula Vista has a number of federal, state, and local resources available for housing activities. Table III-3 summarizes the resources available to the City to achieve the housing goals, objectives, policies, and program actions in this Housing Element.

Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
<i>Local Resources</i>		
CHIP Loan Fund	The Community Housing Improvement Program (CHIP) provides funds to income-qualified homeowners to address health and safety-related issues within the home. CHIP funds are available to make improvements to owner-occupied residences within the City of Chula Vista. Eligible residences that may be assisted include: single family homes, mobilehomes, townhomes and condominiums. The CHIP Loan will provide up to \$24,000 for low-income homeowners to make health and safety related repairs and improvements and then to address cosmetic issues.	<ul style="list-style-type: none">• Home Improvement• Rehabilitation
CHIP Grants	The CHIP Grant provides assistance on a first-come first-serve basis to very low-income homeowners and is money that does not have to be repaid. Grant funds are only available once to each eligible household and must be used for health and safety related repairs and improvements.	<ul style="list-style-type: none">• Home Improvement• Rehabilitation
Chula Vista	Funds received from increased property	<ul style="list-style-type: none">• Residential rehab loans

Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
Redevelopment Agency Low Income Set-Aside Fund	taxes generated by improvements by the City's redevelopment project areas. Twenty percent of these property tax funds must be set aside for the development preservation, or rehabilitation of affordable housing	<ul style="list-style-type: none"> • Replacement housing • Neighborhood Improvement programs • Neighborhood capital improvement programs • Mortgage assistance • Downpayment assistance • Rehabilitation • Mobile home Rehab
Redevelopment Tax-Increment Financing	The Redevelopment Agency has the authority to issue tax exempt bonds. Bond proceeds are used to develop affordable housing	<ul style="list-style-type: none"> • Housing Development
General Fund	The City's General Fund may be used to provide programming, planning and administration of housing programs	<ul style="list-style-type: none"> • Program Development • Program Administration
City/Agency Owned Land	If available and appropriate, the City of Redevelopment Agency may utilize owned land for housing development	<ul style="list-style-type: none"> • Housing • Community Facilities
San Diego Regional Mortgage Credit Certificate (MCC) Program	The San Diego Regional Mortgage Credit Certificate Program allows qualified first-time homebuyers to reduce their federal income tax by up to 20 percent of the annual interest paid on a mortgage loan. An MCC may only be used to purchase single-family detached homes, condominiums, and townhomes.	<ul style="list-style-type: none"> • Homebuyer Assistance
<i>State Resources</i>		
Mortgage Credit Certificate (MCC)	Federal tax credit for low- and moderate-income homebuyers who have not owned a home in the past three years. Allocation for MCC is provided by the State	<ul style="list-style-type: none"> • First time homebuyer assistance
Emergency Shelter	Grants awarded to non-profit	<ul style="list-style-type: none"> • Support Services

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Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
Program	organizations for shelter support services	
CHFA California Housing Finance Agency	CHFA sells tax-exempt bonds to provide below-market loans to first time homebuyers. Program is operated via participating lenders that originate loans purchased by CHFA	<ul style="list-style-type: none"> • Homebuyer Assistance
LIHTC Low Income Housing Tax Credit	Tax credits available to individuals and corporations that invest in low-income rental housing. Tax credits are sold to corporations and people with high tax liability, of which the proceeds are utilized for housing development	<ul style="list-style-type: none"> • Rehabilitation • New Construction • Acquisition
Tax Credit for Low-Income Rental Housing Program	Provides tax credits for owners of or investors in low-income rental housing. Tax credits are available for use of 10-year period. Tax credits are typically sold to investors to help finance initial development of a project	<ul style="list-style-type: none"> • New Construction • Rehabilitation
Preservation Mortgage Program	This program for non-profit organizations can be used as acquisition financing for projects that employ tax-exempt bonds and tax credits	<ul style="list-style-type: none"> • Acquisition
Acquisition and Rehabilitation	A component of the Multi-family Housing Program. Acquisition and rehabilitation of existing affordable rental housing. Priority is given to projects currently subject to regulatory restrictions that may be terminated.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Long-Term Loans • Rent Subsidies
CHFA 100% Loan Program (CHAP)	Provides 100% of the financing needs of eligible first-time homebuyers by providing a below market interest rate first mortgage combined with a 3% "silent second". Mortgage to purchase newly constructed or existing (resale)	<ul style="list-style-type: none"> • Acquisition Loans • Downpayment Assistance • Long-Term Loans

Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
	housing.	
CHFA Affordable Housing Partnership Program (AHPP)	Provides below market rate mortgages to qualified low-income, first-time homebuyers who also receive direct financial assistance from their local government, such as downpayment assistance or closing cost assistance.	<ul style="list-style-type: none"> • Acquisition Loans • Long-Term Loans
CHFA Bridge Loan Program	A 2nd Loan program designed to provide tax-exempt funds necessary to meet the 50% Basis Test required for 4% Tax Credits.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans
CHFA Homeownership Program	Program offers single-family homeownership loans requiring as little as 3% down payment at below-market interest rates (BMIR) to first-time low- and moderate-income buyers to purchase new or existing (resale) housing. Eligible borrowers can simultaneously access such downpayment assistance as may be available from CHFA or localities.	<ul style="list-style-type: none"> • Long-Term Loans • Acquisition Loans • Downpayment Assistance
Cal-Vet Home Loan Program	Program provides low downpayment (2%) below market interest rates to qualified active duty personnel and veterans. Financing through bond funding at no cost to the tax payer. 1% loan origination fee paid by buyer or seller.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Long-Term Loans
CalHome Program	Grants to local public agencies and nonprofit developers to assist individual households through deferred-payment loans; direct, forgivable loans to assist development projects involving multiple ownership units, including single-family subdivisions.	<ul style="list-style-type: none"> • Grants • Construction/Rehab Loans • Acquisition Loans
CalPers Member	Offers eligible CalPers members a	<ul style="list-style-type: none"> • Acquisition Loans

HOUSING ELEMENT

PART III

Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
Home Loan Program	variety of benefits in purchasing or refinancing a home.	<ul style="list-style-type: none"> • Downpayment Assistance • Long-Term Loans
Emergency Housing Assistance Program	Provides funds for acquisition, construction, or rehabilitation of sites for emergency shelters and transitional housing for homeless persons.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Business Loans
Housing Enabled by Local Partnerships	The HELP Program employs a loan-to-lender approach to provide 10-year, 3% simple interest rate per annum, minimally restrictive loans to local government agencies. The program challenges local agencies to prioritize their unmet housing needs and to design housing programs that target their particular priorities. This approach allows the local agency to more closely match local housing policy and accountability with project performance. Increasingly, the program is being used to facilitate affordable housing within more targeted comprehensive local programs for neighborhood revitalization and economic development.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Predevelopment/Interim Finance
Mobilehome Park Resident Ownership Program	Provides loans for preservation of affordable mobilehome parks by conversion from private ownership to ownership or control by resident organizations, non-profit housing sponsors, or local public agencies.	<ul style="list-style-type: none"> • Acquisition Loans • Long-Term Loans
CHFA Builder-Lock (BLOCK) Program	Builders/Developers may purchase forward commitments (FCs) for permanent mortgage financing for CHFA eligible borrowers tied to their construction/marketing program at single-family developments. FCs extend	<ul style="list-style-type: none"> • Long-Term Loans • Downpayment Assistance

**Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA**

Program	Description	Eligible Activities
	downpayment assistance loans and other special programs in CHFA's Homeownership Program to CHFA - eligible borrowers of newly constructed housing.	
CHFA Self-Help Builder Assistance Program	The Self-Help Program offers an opportunity to families and individuals with limited down payment resources to obtain homeownership. The borrower's labor represents the downpayment.	<ul style="list-style-type: none"> • Long-Term Loans • Construction/Rehab Loans • Predevelopment/Interim Finance
CalPERS' Housing Development Program	CalPERS committed \$75-100 million to each partner to invest in single-family housing. Partners were required to match that investment with 10%. These partners form joint ventures with builders or make loans to builders.	<ul style="list-style-type: none"> • Equity Investment • Construction/Rehab Loans
California Self-Help Housing Program	Provides grants to governmental agencies, non-profits, and cooperatives to provide technical assistance to participants that are building their own residence (self-help housing).	<ul style="list-style-type: none"> • Grants • Technical Assistance
Downpayment Loan Program	A downpayment loan program to assist households in purchasing a home through the California Housing Loan Insurance Fund (CaHLIF).	<ul style="list-style-type: none"> • New For-Sale Housing • Acquisition
Predevelopment Loan Program	Provides predevelopment loans for projects with five or more units of new construction, acquisition or acquisition and rehab to non-profit sponsors.	<ul style="list-style-type: none"> • New Rental Housing • Preservation of • Affordable Housing • Rehab of Apartments • Acquisition
School Facility Fee Downpayment Assistance Program	This program may entitle you to direct down payment assistance if you are purchasing a newly constructed single family home in California.	<ul style="list-style-type: none"> • Downpayment Assistance

HOUSING ELEMENT

PART III

Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
Special Needs Affordable Housing Lending Program	All Multifamily housing projects that serve at risk tenants in need of special services.	<ul style="list-style-type: none"> • Rehab of Apartments Acquisition • New Rental Housing
Urban Predevelopment Loan Program	Provides predevelopment loan for purpose of acquisition of land for lower-income housing.	<ul style="list-style-type: none"> • New Rental Housing • New For-Sale Housing • Acquisition
<i>Federal Resources</i>		
CDBG	Entitlement program that is award to the City on a formula basis. The objectives are to fund housing activities and expand economic opportunities.	<ul style="list-style-type: none"> • Sec.108 loan repayment • Historic preservation • Admin and Planning • Code Enforcement • Public Facilities Improvement • Housing Activities
HOME	Grant program for housing. Program intent is to expand the supply of decent safe and sanitary affordable housing. HOME is designed as a partnership program between the federal, state, local governments, non-profit and for-profit housing entities to finance, build/rehab and manage housing for lower income owners and renters	<ul style="list-style-type: none"> • Multi-family Acquisition/Rehab • Single-Family • CHDO Assistance • Administration
Section 8	Rental assistance program which provides a subsidy to very low-income families, individuals, seniors and the disabled. Participants pay a percentage of their adjusted income toward rent	
Section 202	Grants to non-profit developers of supportive housing for the elderly	
Section 811	Grants to non-profit developers for supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities	<ul style="list-style-type: none"> • New Rental Housing • Rehab of Apartments • Social Services • Acquisition

Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
		<ul style="list-style-type: none"> • Group Homes/ Congregate Care
Section 108 Loans	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdiction must pledge its future CDBG allocations for loan repayment.	
ACCESS and National Homebuyers Fund (NHF) Gold Programs	ACCES and NHF are second loan programs for downpayment assistance. Allows low and moderate-income homebuyers to pay for downpayment and closing costs up to 7% of the sales price.	<ul style="list-style-type: none"> • Downpayment Assistance
Section 203 (k) Rehabilitation Mortgage Insurance	Provides mortgage insurance for acquisition and rehab of 1-4 family houses for owner-occupants or investors. Owner-occupants and non-profits pay 3% down-payment; investors' down payment is 4%, plus 15% in escrow until house is sold.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Loan Guarantee • Long-Term Loans
223(f) Mortgage Insurance for Purchase/Refinance	Mortgage insurance for purchase or refinance of existing multifamily projects.	<ul style="list-style-type: none"> • New Rental Housing Operation • Administration • Acquisition
241(a) Rehabilitation Loans for Multifamily Projects	Provides mortgage insurance for improvements, repairs, or additions to multi-family projects.	<ul style="list-style-type: none"> • Rehab of Apartments • Energy Conservation
Congregate Housing Services Program	Provides grants to public agency or private non-profits to provide meal services and other supportive services to frail elderly and disabled residents in federally assisted housing. Also supports remodeling to meet physical needs.	<ul style="list-style-type: none"> • Grants

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Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
Continuum of Care for Homeless Persons	Provides grants/rent assistance to assist the homeless through a combined NOFA for 3 programs: Supportive Housing, Sec. 8 SRO, and Shelter Plus Care. These programs provide services and transitional or permanent housing for homeless persons.	<ul style="list-style-type: none"> • Grants • Rent Subsidies
Economic Development Initiative	Supports guaranteed loans under Sec. 108 by providing grants for economic development activities to local governments to strengthen the economic feasibility of projects financed with Sec. 108 funds.	<ul style="list-style-type: none"> • Job Training • Acquisition • Public Works • Rehab of Apartments • Rehab of Owner • Occupied Housing • Business Start • Ups/Expansion/Retention • Downtown Revitalization
FDIC Affordable Housing Program	Sell homes and multifamily property to provide homes for very low-, low- and moderate-income households.	<ul style="list-style-type: none"> • Grants
Fair Housing Initiatives Program	Provides grants for projects and activities that enforce and enhance Fair Housing Act compliance. Funding includes \$1 million for education and outreach, \$9.3 mil. for private enforcement, \$1.2 million for new or existing fair housing organizations.	<ul style="list-style-type: none"> • Grants
Flexible Subsidy Program	Provides operating assistance and capital improvement loans to federally-aided financially-troubled multifamily housing projects. Some funding is set-aside for projects under the Low-Income Housing Preservation program.	<ul style="list-style-type: none"> • Construction/Rehab Loans • Long-Term Loans
HOPE 3-- Homeownership of Single-Family Homes	Program provides grants to State and local governments and nonprofit organizations to assist low-income, first-	<ul style="list-style-type: none"> • Grants

**Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA**

Program	Description	Eligible Activities
	time homebuyers in becoming homeowners by utilizing government-owned or financed single-family properties.	
HOPE 6-- Revitalization of Severely Distressed Public Housing	Provides funds for revitalization, demolition and disposition of severely-distressed public housing and for Sec. 8 tenant-based assistance.	<ul style="list-style-type: none"> • Rent Subsidies • Grants
HOPE II-- Homeownership for Multifamily Housing	Provides grants to develop programs allowing mostly low-income families to purchase units in multifamily housing projects owned, financed or insured by HUD or other federal, state or local public agencies.	<ul style="list-style-type: none"> • Grants
John Heinz Neighborhood Development Program	Provides grants to non-profit community development organizations to leverage funds from local sources to implement neighborhood development projects, including development of new housing and rehabbing existing housing.	<ul style="list-style-type: none"> • Grants
Sec. 202 Supportive Housing for the Elderly	Provides capital grants and operating subsidies for supportive housing for the elderly.	<ul style="list-style-type: none"> • Grants • Rent Subsidies • Construction/Rehab • Loans • Long-Term Loans
<i>Private Resources</i>		
Federal National Mortgage Association (Fannie Mae)	A variety of homebuyer assistance, rehab assistance, minority assistance programs are available	<ul style="list-style-type: none"> • Homebuyer Assistance • Rehab Assistance • Minority Homeownership Assistance
CCRC – California Community Reinvestment Corporation	Non-profit mortgage banking consortium that pools resources to reduce lender risk in finance of affordable housing. Provides long term	<ul style="list-style-type: none"> • New Construction • Rehabilitation • Acquisition

HOUSING ELEMENT

PART III

Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
	debt financing for affordable multi-family rental housing	
FHLB – Federal Home Loan Bank Affordable Housing Program	Direct subsidies to non-profit and for-profit developers, and public agencies for affordable low-income ownership and rental projects	<ul style="list-style-type: none"> • New Construction • Expand Home Ownership to Lower Income Persons
Affordable Housing Financing	Bank of America offers a large volume of traditional and special loan products to first time homebuyers, non-profit and for-profit corporations and Public Housing Agencies.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Downpayment Assistance • Equity Investment • Long-Term Loans • Predevelopment/Interim Finance • Technical Assistance
California Community Reinvestment Corp.	The California Community Reinvestment Corporation provides permanent financing to for-profit and non-profit organizations for new construction, acquisition, and rehabilitation through a revolving blind loan pool of \$211 million.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Long-Term Loans • Technical Assistance
Alt 97 Mortgage	Alternatives for Borrowers with Limited Cash for Down Payment	<ul style="list-style-type: none"> • Acquisition Loans • Downpayment • Assistance
Fannie Mae Start-Up Mortgage	Provides low downpayment mortgage (5% down) and allows interest-only payments for the first year, after which the payment gradually increases by 2% each year until the loan payment is fully amortizing, which takes about 4-8 years.	<ul style="list-style-type: none"> • Acquisition Loans • Downpayment Assistance • Long-Term Loans
Fannie Mae Flexible 97 Program	Provides low downpayment mortgage to help first-time buyers purchase a home. Downpayment is limited to 3%, can be a gift, grant or unsecured loan,	<ul style="list-style-type: none"> • Acquisition Loans • Long-Term Loans

**Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA**

Program	Description	Eligible Activities
	and program allows more flexible qualifying standards than with a traditional home loan.	
Enterprise Mortgage Investments, Inc.	Provides reasonably-priced, long-term mortgages, streamlined processing and 90% loan to value to for-profit and non-profit community organizations. EMI underwrites and services loans.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Long-Term Loans
Community Reinvestment Act Loan Program	Provides real estate construction financing, small business loans, consumer loans.	<ul style="list-style-type: none"> • Acquisition Loans • Business Loans • Predevelopment/Interim Finance • Construction/Rehab Loans
McAuley Institute	Revolving Loan fund and technical assistance to build or rehab housing.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Technical Assistance
Mercy Loan Fund	Makes loans to non-profit housing developers for projects in which conventional financing is not available or not affordable and promotes innovative and effective financing arrangements.	<ul style="list-style-type: none"> • Acquisition Loans • Technical Assistance • Predevelopment/Interim Finance • Construction/Rehab Loans • Long-Term Loans
Multifamily Affordable Financing Program	Originates construction/rehab/acquisition/bridge loans to finance qualified multifamily projects and subdivisions that serve individuals earning 80% or less of area median income.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Long-Term Loans
San Diego Housing Trust Fund	Provides low-interest loans to projects developing and preserving affordable housing, primarily as gap funds.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Downpayment Assistance • Equity Investment • Long-Term Loans • Predevelopment/Interim

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Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA

Program	Description	Eligible Activities
		Finance
Vision Forward	To provide affordable housing to low-income residents throughout the United States.	<ul style="list-style-type: none"> • Acquisition Loans • Construction/Rehab Loans • Grants • Business Loans • Downpayment Assistance
Kresge Foundation	Challenge grants for building construction or renovation projects, purchase of real estate, grants generally to tax-exempt institutions.	<ul style="list-style-type: none"> • Grants
Adtech assistance grants	Down payment assistance grants for first-time homebuyers	<ul style="list-style-type: none"> • Acquisition • New For-Sale Housing
Affordable Housing Program	Provides grants or subsidized interest rate loans for purchase, construction and/or rehabilitation of owner-occupied housing by or for very low-, low- and moderate-income households and/or to finance the purchase, construction or rehabilitation of rental housing.	<ul style="list-style-type: none"> • Construction/Rehab Loans • Grants • Long-Term Loans • Technical Assistance
BankAmerica Foundation	Support for community development is the greatest priority for grant-making, emphasizing affordable housing, community economic development and capacity building for organizations working in those fields.	<ul style="list-style-type: none"> • Grants
Downpayment Assistance Rebates	Lender will rebate homeowners part of the real estate commission paid to the selling agent	<ul style="list-style-type: none"> • Acquisition • Mobile Home Park Purchase Assistance • New For-Sale Housing
FHLB Affordable Housing Program	Bank of America Community Development Bank sponsors applications to the Federal Home Loan Bank (FHLB) Affordable Housing Program for grants used in the development of qualified single-family	<ul style="list-style-type: none"> • New For-Sale Housing • New Rental Housing • Rehab of Apartments • Rehab of Owner-Occupied Housing

**Table III-3
SUMMARY OF RESOURCES AVAILABLE FOR HOUSING ACTIVITIES
CITY OF CHULA VISTA**

Program	Description	Eligible Activities
	and multi-family projects that serve individuals/families with Section 8 vouchers.	<ul style="list-style-type: none"> • Acquisition
Neighborhood Housing Services	NHS is a 3-way partnership among neighborhood residents, local government and local businesses. NRC provides direct technical assistance, expendable grants and capital grants to NHS, which makes loans for rehab.	<ul style="list-style-type: none"> • Grants • Technical Assistance • Construction/Rehab Loans • Business Loans • Long-Term Loans
ACCESS and National Homebuyers Fund (NHF) Gold Programs	Both programs allow low- and moderate-income homebuyers to borrow money to pay for down payment and closing costs in the form of a 20-year fixed-rate second mortgage.	<ul style="list-style-type: none"> • Loans

Source: California Department of Housing and Community Development.

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